

TRAVEL INSURANCE COVID-19 FAQs

While travel is closer to returning to normal following the COVID-19 situation, risks of new variants of the virus still exist which could cause a big impact on travel. Keeping up with the frequent changes can be overwhelming and confusing, which is why we've tried to clear up as much as possible and answer the most important questions below.

The details below were last updated on 01/03/2023. To the best of our knowledge this information is correct at the time of writing.

Throughout this document "the travel insurance policy" refers to the Allianz Assistance travel insurance policy that comes with Lloyds Bank Added Value Accounts. Please ensure you review the terms and conditions of the policy to check you are eligible for cover and you understand what is covered.

Full terms and conditions of the travel insurance are shown in your policy documents. If you have any questions about cover, please contact Allianz Assistance using your membership services contact details.

The contact details for Allianz Assistance are in your Account Welcome Pack. If you are registered for internet banking / online banking you can contact them directly through the Allianz Assistance hub accessed via the "View Accounts benefits" link.

Useful websites:

FCDO general foreign travel advice: [Country by country advice](#)

NHS COVID-19 information: [Coronavirus \(COVID-19\) - NHS \(www.nhs.uk\)](#)

UK Government travel rules during COVID:

Guidance for travel to and from [England](#)

Guidance for travel to and from [Wales](#)

Guidance for travel to and from [Scotland](#)

Guidance for travel to and from [Northern Ireland](#)

Rapid lateral flow test kits: [Check if you are eligible to order a free pack](#)

1) Does the government travel during COVID-19 guidance, affect the travel insurance policy?

The UK government provides guidance on travel from countries to the UK. You'll need to follow these guidelines when returning to the UK and once you arrive back in the UK.

Other countries also have their own COVID-19 rules. Before you travel you should check the 'Entry requirements' section of [FCDO](#) foreign travel advice for all countries you will visit or travel through.

You should still check and follow the latest information on the Government guidance websites of the countries you are planning to travel to.

The travel insurance cover included with your account also remains dependent on following the travel advice from the Foreign, Commonwealth and Development Office. You can access this advice here: [FCDO](#) – make sure you read the policy documents carefully so that you fully understand what

is covered. It is important to understand that for cover to be valid, you must travel directly to or via another destination that is not subject to FCDO advice against all or all but essential travel. In certain circumstances cover may be considered where all but essential travel restrictions are in place (see below).

Where the FCDO advise against all travel

If you travel through or make a stopover in a destination that the FCDO is advising against visiting, the travel insurance policy will not provide cover for any part of your trip.

Where the FCDO advise against all but essential travel

If you travel to a destination where the FCDO has advised against all but essential travel and need to make a claim, you'll need to provide Allianz Assistance with documentation that shows you are travelling for a permitted and essential reason before they can consider your claim.

Please keep up to date with the FCDO advice when booking and travelling and contact Allianz Assistance if you have any questions or concerns.

2) What does the travel insurance policy cover in relation to COVID-19?

Some policies can have varying levels of cover depending on the bank account you hold. With all of the travel insurance policies which come with our added value accounts / packaged bank accounts, changes in Foreign, Commonwealth and Development Office ([FCDO](#)) travel advice and government-imposed restrictions including quarantine/lockdown of a geographical area, are not covered events. However, there are specific exceptions to the general exclusion against claims arising from or relating to a pandemic or epidemic. This means that there's cover in line with the terms and conditions under the travel insurance policy if someone covered under the policy:

- Contracts COVID-19 whilst abroad and needs medical treatment, or has to return home early as a result of their condition.
- Contracts COVID-19 or is required to quarantine abroad following virus exposure and needs to extend their trip. The insurer will cover the cost of additional accommodation and transport until it's safe to return home.
- Or their travel companion, develop symptoms and are advised against travel by their GP, tests positive for COVID-19 or are asked to self-isolate by the NHS and have to cancel the trip. Please note that this applies to isolation in individual circumstances only; there's no cover if you can't travel due to a local or national lockdown.
- Is denied boarding on pre-booked public transport because they or their travel companion are showing signs of COVID-19 and are unable to travel as a result.
- Needs to cancel or cut the trip short because a close relative of theirs or of their travel companion becomes seriously ill with a pandemic/epidemic illness.

Please note: For claims relating to being tested as positive for COVID-19, evidence will need to be provided in the form of a positive PCR test or a specific medical certificate from a doctor. Positive lateral flow tests are not sufficient.

3) I have booked a trip abroad to a destination which does not have any FCDO restrictions but I am not fully vaccinated. Can I still travel?

According to the Foreign, Commonwealth and Development Office ([FCDO](#)), you can visit countries regardless of whether you have been vaccinated or not. However, there are some countries that will not allow travellers to enter unless they can prove that they've received all their appropriate COVID-19 vaccinations.

When you're booking a trip, make sure you check the [entry requirements](#) for your destination and prepare any documents of proof before you go. If you are denied entry into your country of destination because you have failed to meet the entry requirements, there's no cover under the travel insurance policy for any financial losses or unexpected additional costs.

4) Can I claim on my travel insurance if I have to cancel my trip because authorities at my destination decide to ban UK residents from entry before I leave the UK?

You would need to contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. There's no cover under the travel insurance policy for cancellation if you're unable to travel to your destination due to a general ban on UK residents at your destination if this directive comes into force before you leave the UK.

5) Can I claim on my travel insurance if I have to cancel my trip because the FCDO are now advising against all or all but essential travel to my destination country due to COVID-19?

You would need to contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. The travel insurance policy won't cover you for cancellation if you're unable to travel to your destination due to a change in [FCDO](#) or general government advice owing to an epidemic or pandemic.

However, there are other ways in which you might be protected against financial losses in these circumstances. Many travel providers will let customers to cancel or alter their booking free of charge if the [FCDO](#) is advising against travel to the destination, especially if it is a package booking and the travel provider is ATOL or ABTA protected. Costs over £100 that are not recoverable from your airline and/or travel provider may be recoverable from your credit card company if your credit card was used to make the purchase. You may also have buyer protection if payments were made through PayPal.

6) If I'm abroad and the area I've travelled to is going into lockdown, what should I do?

If you're abroad and the country or local area goes into lockdown, you should contact your airline/travel provider as soon as possible to discuss your options for amending your return travel. If you are unable to arrange travel to return home, please contact the [FCDO](#) or local embassy or consulate for advice.

7) What expenses does the policy cover if I contract COVID-19 whilst abroad, providing I didn't travel against the FCDO advice?

As long as you haven't travelled against [FCDO advice](#), claims can be considered under the medical expenses section of the travel insurance policy for expenses incurred from receiving medical treatment.

The insurer will also consider claims for the cost of necessary extra accommodation, if you have to quarantine during your trip because you have contracted COVID-19 or been exposed to a similar contagious disease.

In both instances, if you contract COVID-19 during travel, follow any advice given by the local authorities and contact your travel provider to notify them as soon as possible. If you are suffering with COVID-19 abroad, please contact the Allianz Assistance 24-hour emergency medical assistance line for advice and support with your arrangements.

Please note there is no cover under the travel insurance policy for any amount recoverable from any other source such as your airline or your accommodation provider.

8) Would I be covered for the cost of any government imposed quarantine either at my resort or on my return?

The travel insurance policy wouldn't cover any financial losses incurred if the UK government reintroduces quarantine on your return to the UK. The insurer would only consider claims if you or a travelling companion have to be quarantined (as an individual) at your resort when you have contracted COVID-19 or been exposed to a similar contagious disease. Local or national lockdowns or where quarantine applies to entire vessels would not be covered.

9) Would I be covered for additional unexpected costs if I'm refused boarding or entry into a country because I cannot produce a valid COVID-19 vaccine passport or meet another entry requirement allowing me to travel?

The travel insurance policy wouldn't cover any unexpected additional travel or accommodation costs if you are prevented from travelling as a result of failing to produce a valid COVID-19 vaccine passport or meet any other entry requirements needed for your trip. This is because failure to comply with entry requirements for any country is not a covered event.

If you aren't able to obtain COVID-19 vaccine passports or any other documentation in time for your original travel, you should get in contact with your travel provider to make alternative arrangements.

10) Can I claim on the travel insurance if my airline/travel provider has cancelled my trip and is only offering to reschedule or give me a voucher, instead of a refund?

If your airline/travel provider is based in the UK, they are obliged to provide a cash refund if you don't wish to accept a voucher or reschedule your trip. As this is not an insured event under the travel insurance policy, you should always contact your airline/travel provider if your travel is cancelled and you aren't happy with the reimbursement being offered.

11) I'm due to travel in the next couple of weeks but have symptoms/have tested positive for COVID-19. Does the travel insurance policy provide cover if I cancel my trip as a result?

As long as no [FCDO advice](#) against travel to your destination is already in place and you're able to provide evidence of a positive PCR test or a medical certificate completed by your GP confirming your diagnosis and declaring you unfit to travel, you can claim for cancellation costs in line with the terms and conditions of your travel insurance policy. Lateral flow tests are not sufficient evidence.

Please note there is no cover for any amount recoverable from any other source such as your airline or your accommodation provider.

12) The country I'm due to travel to next week, has announced it'll be closing its borders to travellers from the UK after my arrival date. Am I covered if I continue with my trip?

As long as no [FCDO advice](#) against travel to your destination is given and the government at your destination also allow you to travel, there'll be cover under the travel insurance policy in line with the terms and conditions.

We suggest you check that your travel provider can still provide the transport and accommodation you have booked, since changes to these arrangements are not covered by the travel insurance policy. You should also be aware that any additional costs relating to or caused by these entry requirements (such as compulsory quarantine) will not be covered.