

COVID-19 (Coronavirus) FAQs – Chubb Masterpiece Annual Travel Cover



We know that our customers need assurance and guidance at this time and we want to offer as much support as we can. As such we have prepared the following Frequently Asked Questions to help you in relation to queries you may have about the Annual Travel Cover section of your Masterpiece insurance policy.

Question 1. If the Foreign & Commonwealth Office has advised against travel to a specific location because of a COVID-19 outbreak, will the Annual Travel Cover section of my insurance policy cover a cancellation claim where I had a holiday booked prior to this advice?

If the Foreign & Commonwealth Office advises against ‘All’ or ‘All but essential’ travel for your intended destination and this comes into force after the start date or renewal date of your home insurance policy, or the date when you booked your Journey, whichever is later, you will be able to claim for cancellation.

We will only consider unused travel and accommodation under the travel section of your home insurance policy. You should first approach the airline, tour operator, accommodation provider or travel company for a possible refund or to see if they will amend the itinerary.

All cover is subject to individual policy conditions, limits and applicable excess.

Important

If your Journey was booked after the Foreign & Commonwealth Office advises against ‘All’ or ‘All but essential’ travel, you will not be able to claim, as it would have been reasonably foreseeable that your journey might have to be cancelled.

Question 2. If my flight is cancelled by my travel provider due to Foreign & Commonwealth Office advice, can I be refunded for pre-booked accommodation?

If you booked your accommodation through your travel provider, you will need to contact them directly to seek a refund. If you booked your accommodation independently, you must first seek a refund from the accommodation provider.

If this is unsuccessful, please contact our travel insurance claims team on:

Calling from inside the UK: 0800 018 0678

Calling from outside the UK: +44 20 7031 3905

Question 3. Will the Annual Travel Cover section of my policy provide me with cancellation cover if I choose not to go on holiday because I am worried about COVID-19?

If you change your mind due to COVID-19, you will have cancellation cover only if the Foreign & Commonwealth Office has advised against 'All' or 'All but essential' travel to your trip destination.

Question 4. If I fall ill with COVID-19 while on holiday, does the Annual Travel Cover section of my policy cover the cost of medical expenses?

If you are on a covered Journey, we will cover the cost of medical expenses which arise because of you falling ill with the COVID-19 virus while on your journey. Note that if your journey started AFTER the Foreign & Commonwealth Office advised against 'All' or 'All but essential' travel, no cover for medical expenses related to COVID-19 will be in place.

Question 5. If I am on holiday and the Foreign & Commonwealth Office advises against 'All' or 'All but essential' travel and there is an outbreak of COVID-19 at my holiday destination, will my policy cover the travel costs incurred regarding arrangements to end my holiday early and return home?

You will be covered for irrecoverable unused Travel and Accommodation costs only if the Foreign & Commonwealth Office advises against travel to the location or if it advises you to leave the country or location. If the policy or Journey was booked after the Foreign & Commonwealth Office has issued travel advice against 'All' or 'All but essential' travel, you will not be able to claim.

If you choose to change your travel arrangements and the Foreign & Commonwealth Office has NOT advised against 'All' or 'All but essential' travel for your destination, it is likely the claim will be denied.

In the first instance, contact your travel provider for guidance. If you are still unsure or have any questions, please contact our travel insurance claims team on:

Calling from inside the UK: 0800 018 0678

Calling from outside the UK: +44 20 7031 3905

Question 6. If I am unable to get back home due to travel restrictions imposed as a result of COVID-19 and my trip exceeds the 90-day trip limit applicable under the Annual Travel Cover section of my policy, will my cover be extended so that I am not left without insurance?

We will extend automatically your cover for up to 14 days or until you are able to make it back home, whichever date comes first. If you are unable to get back home within this 14-day extension period, please contact your broker.

Regardless of your trip duration, the Annual Travel Cover section of your policy does not provide cover for additional accommodation and/or travel expenses if you have to extend your Journey abroad due to travel restrictions imposed as a result of COVID-19.

Question 7. If I am unable to get back home and I am in a country where the Foreign & Commonwealth Office has advised against “All” or “All but essential” travel, am I covered for injury or illness claims, as my policy states in Exclusion 16 I am not covered if I stay for more than 48 hours.

In cases where you are unable to return home, we will NOT be applying this exclusion and normal cover for injury and illness is in place.

Question 8. Will the Annual Travel Cover section of my policy cover any additional Travel and Accommodation costs incurred in the situation where I am ill, or must go into quarantine, abroad due to COVID-19 and am medically unfit to travel back home ?

If you incur additional accommodation costs arising from forced quarantine at pre-booked accommodation or elsewhere, which are not met by local authorities, you will be able to claim for any irrecoverable, unused accommodation and other unused prepaid charges and reasonable additional travel costs to return home once the period of quarantine has ended.

If your original return date has been exceeded as a result of You being compulsorily quarantined, you will be able to claim for any irrecoverable, unused accommodation and other unused prepaid charges for the period in which You were compulsorily quarantined.

Question 9. If I suffer a loss of earnings and or additional costs (such as food, personal hygiene products, etc.) due to being in quarantine abroad because of the COVID-19 virus, will the Annual Travel Cover section of my policy cover any such costs?

There is no cover under the policy for Consequential Loss (such as food, personal hygiene products etc.) or loss of earnings.

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