

Policy numbers: ISETI/OK

Pre-Existing Medical Conditions

Cover level: **Premier Plus only**



All levels of cover provide Emergency Medical Expenses if you fall ill including with COVID-19 (or any pandemic) and require medical treatment abroad. In the event of a claim, we will require confirmation that you had no symptoms or diagnosis prior to travelling or purchasing your policy.

Our highest level of cover, Premier Plus (ISETI/OK policy numbers) offers the following additional benefits:

Before you leave home you will be covered for:

- **Cancellation** if you, or anyone insured on your policy, tested positive for COVID-19 within 14 days of your trip starting. We will require confirmation of a positive test and that you didn't have any symptoms or a diagnosis prior to purchasing your policy.
- **Cancellation** if you have been made redundant and cannot afford to travel. We will require a confirmation letter issued since purchasing your policy as you are not covered for known events prior to purchase.
- **Cancellation** if your airline does into administration due to a pandemic and you are unable to recoup the costs of pre-paid expenses elsewhere.

When you are travelling you will be covered for:

- **Emergency Medical Expenses** if you fall ill with COVID-19 (or any pandemic) and require medical treatment abroad. In the event of a claim, we will require confirmation that you had no symptoms or diagnosis prior to travelling or purchasing your policy.
- **Repatriation** to the UK if medically necessary, following you, or anyone insured on your policy, testing positive for COVID-19 during your trip.
- **Cancellation of planned excursions** if you show symptoms of COVID-19 whilst on your trip and must self-isolate in your accommodation. In the event of a claim, we will require confirmation that you had no symptoms or diagnosis prior to travel and proof of your proportional share of costs.
- Cover if you are **denied boarding** on the return journey of your trip due to having or being suspected of having COVID-19. There will be no cover if the symptoms or diagnosis occurred prior to your policy purchase and claims will be subject to confirmation that you were unable to board from your transport provider.

Please note – All policy cover will be invalid if you travel against the advice of the Foreign, Commonwealth & Development Office (FCDO), government, any regulatory authority or medical advice.

If you are uncertain about the cover benefits applicable to your policy, please contact us on **0330 606 1422**