

Coronavirus (Covid-19) FAQs

What are the symptoms of Coronavirus (Covid-19) and what should I do if I have them?

Public Health Services in Guernsey has advised that if you experience symptoms (fever, cough or shortness of breath, no matter how mild) and have returned from any of the Group B countries that they have identified [here](#) in the last 14 days, you should stay indoors and contact Public Health Services on 01481-725241, or, if you are feeling very unwell, you should phone 999 telling the operator of your symptoms and travel history.

You should not visit your GP or the Emergency Department at the Princess Elizabeth Hospital unannounced.

If you are in the UK and you develop symptoms you should self-isolate and call 111. Please refer to the guidance issued by the Department of Health and Social Care and Public Health England [here](#).

Is Coronavirus (Covid-19) likely to affect my travel plans and travel insurance?

A key trigger for travel insurance covering you cancelling your holiday is if the Foreign and Commonwealth Office advises “against all but essential travel” or if it has more serious concerns and advises “against all travel”. The Foreign and Commonwealth Office travel advice on coronavirus (COVID-19) can be accessed [here](#).

If you exhibit the symptoms of coronavirus, or contract it, you may be able to claim on your health and/or travel insurance. The following FAQs will provide you with help in considering this.

Has the States of Guernsey issued any advice on coronavirus (Covid-19) with regards to travel?

Information and guidance issued by the States of Guernsey can be accessed [here](#). This includes details of the countries or region(s) of a country identified by Public Health Services, in conjunction with Jersey and the UK, as Group A and Group B countries together with advice for travellers returning from those countries. Advice on travel plans includes checking the Foreign and Commonwealth Office website for updates [here](#).

What are airlines doing about Coronavirus (Covid-19) and how will this impact on claiming on my travel insurance?

This is a developing situation. Until recently the main impact of the coronavirus outbreak was on travel to China however there has been an increasing disruption and reduced frequency of flights to other affected areas.

If the Foreign and Commonwealth Office has advised against “all but essential travel”, most travel agents and airlines will cancel flights and holidays and offer refunds or alternatives. For costs that aren’t refunded you may be able to get compensation from your travel insurer,

but, again, it's important to check the terms and conditions of your policy and if in doubt, contact your insurance broker or your insurer.

With regards to airlines operating scheduled services to Guernsey:

- Aurigny has issued a statement on its policy regarding coronavirus which can be accessed [here](#).
- Flybe entered into administration on 5 March 2020 as advised on its website [here](#). Advice for consumers following this can be found on the Civil Aviation Authority (“CAA”)’s website here.

CAA advice for flights booked with Flybe with a credit or debit card is as follows:

If you booked directly with Flybe and paid by credit card you may be protected under Section 75 of the Consumer Credit Act 1974 and should contact your card issuer for further information. Similarly, if you paid by debit or charge card you should contact your card issuer for advice as you may be able to make a claim under their charge back rules.

If you purchased travel insurance that includes cover for scheduled airline failure, known as SAFI, you should contact your insurer. If you did not book directly with Flybe and purchased your tickets through a third party, you should contact your booking or travel agent in the first instance.

- Blue Islands has not yet issued a statement on coronavirus as of 5 March 2020. Blue Islands confirmed on 5 March 2020 that its flights will continue as normal following the closure of Flybe and has updates available [here](#).

I’m planning a holiday, should I get travel insurance?

Advice from the Foreign and Commonwealth Office confirms that is safe to go on holiday to most places. It's best to get travel insurance as soon as you book a holiday as this is likely to cover events, mentioned in the policy, which happen during the period leading up to your holiday that could stop you from going.

It is important to check the terms and conditions of your travel insurance policy to see what you're covered for. Although you may be covered for a serious illness that stops you travelling you are unlikely to be covered for cancelling your holiday because you're worried you might get coronavirus.

You should also read the exclusions in the policy as these explain where you are not covered. Examples of these exclusions could include:

- No cover is provided under any section of this policy in respect of travel to a destination which the Foreign & Commonwealth Office has advised against all or all but essential travel or another country has issued advice not to visit one of its own regions
- Any epidemic or pandemic

You should also check the policy to see if there is any specific reference to the Foreign & Commonwealth Office and how that could affect your travel both before you go and whilst you are away.

It is also very important to check the impact on your travel insurance policy of living in the Bailiwick of Guernsey and travelling to or via the UK as some policies have a minimum number of nights at booked accommodation which must be spent in the UK for cover to be included.

What happens if I travel against the advice of the Foreign and Commonwealth Office?

Travelling against the advice of the Foreign & Commonwealth Office will likely be an exclusion from cover in your travel insurance policy. If you are thinking of doing this, you should check with your insurance broker or insurer and obtain their written confirmation as to the cover you hold in relation to your travel plans.

Will my travel insurance cover me if I cancel my travel plans as a result of Covid-19?

If the Foreign & Commonwealth Office has advised against “all but essential travel”, most travel agents and airlines will cancel flights and holidays and offer refunds or alternatives. For costs that aren’t refunded you may be able to get compensation from your travel insurer, but, again, it’s important to check with your insurer.

In the case where you wish to cancel your travel plans to areas where there are **no** Foreign & Commonwealth Office warnings, it is unlikely that your insurance will be willing to pay out.

Which insurers will cover me if my travel plans are affected by coronavirus?

MoneySavingExpert.com has published a help page on Covid 19 Coronavirus which includes a rough guide as at 3 March 2020 to the larger insurers’ policies on coronavirus due to cancellation. This guide, accessible [here](#) demonstrates the range of cover depending on policy and will change over time.

You should always check the terms of your policy and if in any doubt check with your insurance broker or insurer to confirm the cover that you have in place.

I've already got travel insurance – am I covered?

Most insurers travel insurance will cover you for a cancellation if the Foreign and Commonwealth Office have an advisory notice in place. You should check the terms of your policy and if in any doubt check with your insurance broker or insurer to confirm the cover that you have in place.

What if my annual cover expires before the trip I’ve booked?

If something were to happen that could result in you making a claim before your current policy expires, it would be covered by your current policy. To protect yourself further, you should either renew the existing policy or take out a new one to take effect immediately on the expiry of your current policy. It is important not to leave a gap between policies to avoid the risk of not being covered if the Foreign and Commonwealth Office were to issue advice during that gap.

I've got a medical condition which puts me at greater risk of coronavirus – can I get a refund?

If you're due to travel to an area which has a high volume of coronavirus cases but is not currently covered by an Foreign and Commonwealth Office warning, and you're worried about the heightened risk of the virus due to your age or underlying health conditions, speak to your insurance broker or insurer to discuss your options. Many insurers will make a decision on a case-by-case basis.

What can I do if my travel insurer unfairly turns down my claim?

If you believe that your insurer has unfairly turned down your claim, in the first instance you should make a complaint to your insurer. In the event you are not satisfied with the response to your complaint, you may decide to refer it to the UK Financial Ombudsman if the insurer is based in the UK or the Channel Islands Financial Ombudsman if the insurer is based in Jersey or in the Bailiwick of Guernsey.

Information about coronavirus that has been issued by the UK Financial Ombudsman can be obtained [here](#).

More information about the Channel Islands Financial Ombudsman can be found [here](#).

Will my medical insurance cover me if I contract Covid-19?

Most medical insurance, unless disease specific, will cover your medical costs in the case, subject to policy limitations, where you contract Covid-19. Medical insurance typically covers all kinds of infections, even if it's Covid-19. If you wish to check what your exact coverage is and what services you have access to, then it's worth contacting your insurance broker or your insurer using the contact details given in your policy document.

Where can I find more information on the impact of coronavirus on my travel or health insurance?

The Association of British Insurers ("ABI") has published coronavirus Q&A which can be found [here](#).

The British Insurance Brokers' Association (BIBA) has published a news item on travel insurance and coronavirus which can be found [here](#).

MoneySavingsExpert.com [here](#)

You may also wish to refer to the following websites for updated information

- Foreign and Commonwealth Office's [here](#)
- Department of Health and Social Care and Public Health England [here](#)
- the States of Guernsey [here](#)

