

Covid Cover is based on FCDO advise NOT Traffic Light System

The Government has now removed the nationwide travel ban and implemented the Traffic light system and as expected not all Amber countries will be treated as such by the FCDO, some will be ok to travel to for leisure purposes subject to any quarantine rules on return.

For example: Malta is on the Amber list but the FCDO advice states The FCDO no longer advises against all but essential travel to Malta, based on the current assessment of COVID-19 risks.

The Traffic Light system is in place to differentiate between various levels of testing and quarantine requirements for return back to the UK whereas the FCDO advice is specific to each country, taking all areas of risk into account and not solely focused on Covid related issues.

On that basis our Travel Insurance policies will only provide cover for countries to which the FCDO no longer advises against all but essential travel. It is down to the customer to be aware of the country's status that they are travelling to.

This is a fast changing situation and the government will be updating their advice every 3 weeks.

Clients can still purchase a policy for a country where the government is advising against non essential travel if travelling in the future and be covered for cancellation of non COVID related travel. Should the FCDO update the countries status and move to non essential travel permitted the clients policy will be valid for travel however if The FCDO still advises against all but essential to that country the policy will be invalid should the client still choose to travel.