

# Travel cover in the event of a ‘no deal’ Brexit

It is still expected that the United Kingdom will withdraw from the European Union. At this stage it is difficult to predict with certainty what will happen to travel in a “no deal” Brexit situation but according to communications issued by the UK government and the European Commission respectively, it is unlikely that flights will be grounded.

## HOW WILL THE TRAVEL SECTION OF MY POLICY RESPOND TO ANY BREXIT RELATED CLAIMS?

### a. Cancelling a trip, cutting a trip short or missed departure

The policy operates on a ‘named perils’ basis.

Brexit-related events are not included as a ‘named peril’ and as such, there is no cover for those Brexit-related events that may cause the policyholder to cancel their trip, cut their trip short, or a missed departure.

The policy does not provide cover for cancellations as a result of the policyholder not being able to travel due to their failure to obtain the passport or visa needed for the trip.

### b. Delayed baggage

Cover will apply in the usual way, based on the terms and conditions of the policy.

### c. Travel delay and abandonment

Subject to the terms of the policy, there is cover for travel delay and abandonment due to circumstances outside the policyholder’s control.

### d. Medical expenses

Cover will apply in the usual way, based on the terms and conditions of the policy. There is no requirement under the policy to hold a European Health Insurance Card (EHIC). Therefore, even if the EHIC ceases to be valid following our departure from the EU, this will have no impact of coverage and a claim will be decided based on the terms and conditions of the policy.

**All claims will be considered on a case by case basis, based on the terms and conditions of the policy.**

**For any additional queries regarding Brexit related travel cover, please contact your insurance intermediary.**

Insurance provided by

