



Rated by Experts

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## Overview

Our product ratings use a set or 'red line' criteria to calculate an underlying score for each product, which translates to a star ratings.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

## Product features included

Red line requirement 1 - Excursions Cancellations included? (if booked prior to departure)

Policy must cover for any cancelled excursions booked prior to starting your trip which you are no longer able to go on due to either being diagnosed with Covid-19 within 14 days of commencing your trip, and/or having to self-isolate in your accommodation in the destination country due to showing Covid-19 symptoms.

Red line requirement 2 - Cancellation cover for if policy holder has covid (confirmed either by test result or dr's note) within 14 days of departure date?

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due to testing positive for Covid-19 or having written confirmation from a medical practitioner i.e NHS.

Red line requirement 3 - Cancellation: Travel companion has covid within 14 days of departure date

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due to your travelling companion testing positive for Covid-19 or having written confirmation from a medical practitioner i.e NHS

Red line requirement 4 - Cancellation: Close relative has covid in hospital (this person is not travelling but you cancel trip to stay near them)

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due a close relative being admitted into hospital for treatment of Covid-19

### Red line requirement 5 - Cancellation/curtailment: bereavement of a close relative due to Covid-19

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due a close relative being admitted into hospital for treatment of Covid-19

### Red line requirement 6 - Cancellation: you need to isolate/quarantine without a covid diagnosis? (Within 14 days)

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due to the policy holder being asked to quarantine/self-isolate within 14 days of departure by a NHS service or medical practitioner. e.g. NHS staff advice, call with 111, NHS track & trace

### Red line requirement 7 - Cancellation: cover for a household member being diagnosed so you need to isolate/quarantine? (Within 14 days)

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due to the policy holder being asked to quarantine/self-isolate due to a household member testing positive for Covid-19 or following the advice of a medical practitioner. e.g. NHS staff advice, call with 111, NHS track & trace, within 14 days of departure.

### Red line requirement 8 - Cancellation if family member you were due to stay with has to quarantine or self-isolate due to being diagnosed with Covid-19 and you have nowhere else to stay (Within 14 days)

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due to ue to the family member that you were due to stay with is diagnosed with Covid-19 within 14 days of your departure, meaning you can no longer stay with them and you have nowhere else to stay

### Red line requirement 9 - Cancellation/curtailment covered if denied boarding by airline because displaying symptoms?

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due to being denied boarding due to displaying symptoms or testing positive for Covid-19.

### Red line requirement 10 - Cancellation: Due to being made redundant (including as a result of Covid-19)

Policy must provide cover for cancellation of arrangements (e.g. flights, accommodation) due to cancelling your trip as a result of being made redundant (Covid-19 and/or non-Covid-19 related)

### Red line requirement 11 - no additional premium to extend policy due to getting Covid-19 (for days of trip extended)

Your policy must continue covering you for the days required, at no additional cost due to being diagnosed with Covid-19 whilst on your trip and not being able to return home to pass this redline.

### Red line requirement 12 - no additional premium to extend policy due to getting covid:is there a day limit? (max number of days)

Your policy will continue covering you, at no additional cost, due to being diagnosed with Covid-19 whilst on your trip and not being able to return home. Your policy must cover you for 30 days to pass this red line.

### Red line requirement 13 - If you have to quarantine in a foreign country following confirmed diagnosis of Covid-19, will your hotel and future flights be covered?

To pass this redline the policy must provide cover for additional accommodation and transportation expenses to get you home as a result of you having to quarantine due to being diagnosed with Covid-19 whilst you are on your trip.

### Red line requirement 14 - maximum policy cover limit when claim is due to Covid-19

Maximum amount your policy will cover you for additional accommodation and transportation expenses in addition to medical expenses; incurred due to being confirmed with Covid-19. Accommodation and transportation must be up to the standard of original booking. Standard limit must be £5,000,000 and over to pass redline

Red line requirement 15 - Does the policy cover medical cover if you catch Covid-19?

Medical and repatriation expenses as a result of catching Covid-19 must be covered to pass this red line

## Contact Fairer Finance

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