

Schengen Travel Insurance FAQ as per 1 September 2020



Safe travel requirements

Whether the travel is essential or non-essential, Bupa Global Travel will only cover COVID-19 related incidents provided all below travel safety requirements have been fully complied with:

1. The insured shall only travel to a destination provided the public authorities in the country of permanent residence of the insured have not issued warning against such travel 24 hours prior to departure
2. The insured shall only travel to a destination where the local public authorities will accept the entry and stay of the insured
3. The travel departure date is either 1 September 2020 or a later date and the insurance was purchased before departure from the country of permanent residence
4. Compliance with the above mentioned requirements (items 1-3) must be documented by the insured
5. All medical treatment in relation to COVID-19 must be pre-approved by Bupa Global Assistance
6. The insured shall comply with official health guidelines issued by public authorities at the travel destination that aim to minimise the risk of contracting COVID-19.

o Does my existing Schengen Travel insurance cover COVID-19?

If your departure was on 1 September 2020 or on a later date and the insurance has been purchased before the date of departure, you will be covered for COVID-19 medical cover during your trip.

It is a requirement for COVID-19 medical cover that you comply with the safe travel requirements listed above

o Will I be covered for COVID-19 when taking out a Schengen Travel insurance?

Yes, if the departure of the trip is either on or after 1 September 2020 and the insurance has been purchased before the date of departure, you will be covered for medical expenses related to COVID-19 during your trip.

It is a requirement for COVID-19 medical cover that you comply with the safe travel requirements listed above.

o Am I covered for COVID-19 during transit/layover?

This will depend on the following:

- If you stay in the airport transit area, the country where the airport is located will not be considered a destination in itself. Therefore you will not need to evidence compliance with local COVID-19 guidelines and requirements in order for the COVID-19 medical cover to apply.

- If you leave the airport transit area, the country where the airport is located will be considered a destination in itself, and you will need to evidence compliance with local COVID-19 guidelines and requirements in order for the COVID-19 medical cover to apply.

o I am in a COVID-19 risk group, but not otherwise sick. Can my trip be refunded?

No, Trip Cancellation is not part of the insurance cover.

o What is the definition of essential travel and non-essential travel?

The definition of essential and non-essential travel may vary across countries depending on the guidance issued by the relevant public authorities. Examples of essential travel could include visiting close relatives in connection with critical illness or death as well as travels for business or study purposes. Bupa Global Travel will consider all leisure trips as non-essential travel.

Please note that although the authorities of your country of permanent residence may not have advised against travel to your destination country or region, all countries and regions may uphold their own border restrictions. You should therefore check the latest travel information specific for your destination as the situation may evolve. You must be able to evidence compliance with local COVID-19 guidelines and requirements in the event of a claim.

o How do I evidence compliance with COVID-19 safe travel requirements?

To evidence compliance you can submit copies of the travel guidelines stated by the public health authorities of your country of permanent residence as well as those of your destination country/countries (e.g. screenshots from relevant official websites). The documentation must specifically indicate the travel guidelines valid on the date of your departure.

o Can I change my travel dates on the policy if I decide to postpone my travel?

Yes, if you have a Schengen Travel policy, you can change your travel dates on your policy.

o If I need to prolong my trip due to a closure of airport or due to official travel restrictions, can I extend my Schengen Travel insurance?

No, you cannot extend your Schengen Travel insurance once it has expired.

Instead, you can purchase a new Single Trip Schengen Travel Insurance, and since you are taking out this insurance after departure the cover under the insurance will not be effective until 72 hours after purchase. Any expenses arising from incidents occurring within the 72-hour waiting period are subsequently not covered.

However, please note that COVID-19 cover will not apply since the new insurance policy has been purchased after departure from your country of permanent residence.

Please note that residents of the United Kingdom, Jersey, Guernsey, Falkland Islands, Isle of Man or Gibraltar cannot purchase new travel insurances as per 14 April 2020 until further notice.

o Will my insurance cover costs related to Evacuation due to COVID-19?

No, evacuation is not part of the insurance cover.

- **Will my Schengen Travel insurance cover travel expenses should I decide to return to my home country before planned?**

No, this is not part of the insurance cover.

- **Can I get a refund of my travel bookings since I cannot travel to the destination of my trip due to official travel warnings or restrictions related to COVID-19?**

No, Trip Cancellation is not part of the insurance cover.

- **Can expenses be refunded if my connecting flight is cancelled due to COVID-19?**

No, missed or cancelled flight connections are not part of the insurance cover.

- **Can I get my travel expenses refunded now that the World Health Organisation has declared a pandemic?**

No, Trip Cancellation is not part of the insurance cover.

For travel policyholders (excluding those resident in the UK, Crown Dependencies or Mexico):

Bupa Global Travel is a trading name of Bupa Denmark, filial af Bupa Global DAC, Irland, Company No. 40168923, a Danish branch of Bupa Global Designated Activity Company (Bupa Global DAC), having its registered address at Palaegade 8, DK-1261 Copenhagen K, Denmark. Bupa Global DAC is registered in Ireland under company number 623889.

Bupa Global DAC is regulated by the Central Bank of Ireland and subject to limited regulation by the Danish Financial Supervisory Authority (Finanstilsynet).

For travel insurance policyholders resident in the UK, Crown Dependencies or Mexico:

Bupa Global Travel is a trading name of Bupa Insurance Limited. Registered in England No. 3956433. Registered office: 1 Angel Court, London EC2R 7HJ, UK. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Registration number of Bupa Insurance Limited is 203332. The Financial Conduct Authority does not regulate the activities of Bupa Insurance Limited that take place outside of the UK.

Bupa Denmark Services A/S, 8 Palaegade, DK-1261 Copenhagen K, Denmark, Company No. 32451780, is the agent of the insurer, Bupa Insurance Limited or Bupa Denmark, filial af Bupa Global DAC, Irland.

Please refer to your insurance documents for details of your insurer.