

Annual Multi-Trip and Single Trip 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.

Does my existing Bupa Global 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.

Am I covered for COVID-19 when taking out a Bupa Global 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.

Can I purchase a travel insurance with COVID-19 cover while travelling?

No, the COVID-19 medical cover will not be valid if the insurance was purchased after departure from your country of permanent residence.

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.

I am in a COVID-19 risk group, but otherwise not sick. Can I get a refund for my trip under the Trip Cancellation cover?

No, as long as you are medically fit to travel, the insurance will not cover any expenses related to the refund of your trip.

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.

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.

Can I change my travel dates on the policy if I decide to postpone my travel to a later date due to COVID-19?

Yes, if you have a Single Trip insurance, you will be able to change the travel dates on your policy. If you have recently purchased an Annual Multi-Trip policy, you can also change the commencement date of your policy.

Can I extend my policy and be covered for COVID-19?

This depends on when you purchased your travel insurance policy, booked your trip and the date of departure:

- If your policy was taken out before 14 April 2020 and the trip was booked before 14 April 2020 you can extend your cover, including cover for COVID-19, by purchasing additional days, also after departure, provided your current insurance period has not expired.
- If your policy was taken out after 14 April 2020, your trip was booked after 14 April 2020 and the departure date was before 1 September 2020 then COVID-19 will not be covered during the extension period of your insurance.
- If your departure was on 1 September 2020 or on a later date, you can extend your cover, including cover for COVID-19, by purchasing additional days, also after departure, provided your current insurance period has not expired.

Please note that any illness or injury, which has occurred, or has shown symptoms, or has been diagnosed in the previous travel period(s), will not be covered in the extended travel period unless the extension was made before the illness or injury occurred or had shown symptoms.

o **If my travel insurance has expired while I am travelling, can it be extended?**

No, you cannot extend your insurance once it has expired. Instead, you can purchase a new Single Trip 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 also note that residents of Mexico, the United Kingdom, Jersey, Guernsey, Falkland Islands, Isle of Man or Gibraltar as well as Jordan, Indonesia, Nigeria and Ghana cannot purchase new travel insurances as per 14 April 2020 until further notice.

o **Will my insurance cover COVID-19 evacuation?**

No, evacuation is not covered since COVID-19 has already been declared a worldwide pandemic by the World Health Organization.

o **Will Bupa Global Travel cover my travel expenses should I decide to return to my home country before planned?**

No.

o **I have booked a trip but am unable to travel due to official travel warnings or restrictions due to COVID-19. Will my Trip Cancellation policy cover the refund of my trip?**

Trip Cancellation does not cover COVID-19 for trips booked on or after 14 April 2020. However, if your trip was booked before 14 April 2020, you can use your Trip Cancellation cover provided the Danish Ministry of Foreign Affairs, the Danish embassy or a similar institution within the EU has advised against all travel to the destination of your trip, and provided the situation arose after you purchased the insurance.

o **Will I be covered if my connecting flight is cancelled due to COVID-19?**

Your insurance does not cover missed flight connections due to COVID-19 if your trip was booked on or after 14 April 2020. However, if you booked your travel before 14 April 2020 and your connecting flight is cancelled resulting in a travel delay of more than 5 hours, you will be covered ex gratia for related expenses (meals, hotel accommodation and local transportation) according to the valid rates. The airline company will be responsible for booking you onto another flight so you can continue your travel.

o **Can I use my Trip Cancellation insurance now that the World Health Organization has declared a COVID-19 pandemic?**

Yes, if you have booked your trip before 14 April 2020, you can use your Trip Cancellation cover ex gratia provided that the Danish Ministry of Foreign Affairs, the Danish embassy or a similar institution within the EU advises against all travel to the destination of your trip, and provided that the situation has arisen after you purchased the insurance.

Please note, that if you booked your trip on or after 14 April 2020, your Trip Cancellation insurance will not cover cancellations due to COVID-19.

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

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