



COVID-19 (Coronavirus) guidance for Marsh Education Travel Policyholders

The spread of Coronavirus (COVID-19) is a developing situation. Chubb is closely monitoring guidance issued from leading organizations, including the [World Health Organization](#) (WHO) and health authorities. We also track the progression of COVID-19 through our travel security and medical assistance partners.

To assess its policy response to COVID-19, Chubb has carefully considered governmental and other public reporting of this situation.

Policy Cover

We encourage our clients to submit a claim for consideration, and each claim will be investigated and assessed fairly in accordance with the policy terms, conditions, limitations and applicable law, and the specific circumstances and timing of the claim.

Important: Clients intending to cancel their trip due to fears over COVID-19 should read their Policy Wording carefully as 'disinclination to travel' is not covered and specific exclusions may apply.

The following FAQs have been compiled to provide help and guidance to you.

Submitting a Claim

If a travel cancellation or disruption loss does occur, before submitting a claim, a client should first contact their travel agent, airline or hotel to seek a refund or make alternative travel arrangements based on existing tickets and bookings. After this, if the client still has a loss that is unrecoverable from any other source, they can submit a claim along with the original and amended itineraries and other relevant documents to substantiate their loss.

Frequently asked questions

Q. If an Insured Person contracts COVID-19 during a trip overseas, is there cover under the medical expenses section of the Policy?

A. Yes. If an Insured Person contracts COVID-19, cover is in place to respond to Medical Expenses and repatriation costs that were reasonably incurred during a Journey outside an Insured Person's Country of Domicile.

If an Insured Person feels unwell during a trip they should contact Chubb Assistance on **+44 (0) 20 3282 0107 (Travelcover) or +44 (0) 20 3305 8243 (OSA)**

Q. If an Insured Person contracts COVID-19 prior to a trip, is there cover under the cancellation section of the Policy?

A. Yes. If an Insured Person contracts COVID-19 (either with or without symptoms) and a Doctor confirms this, but there are no general restrictions in place for the trip in question, then the cancellation cover would apply for that Insured Person.

Q. If an Insured Person or group has to quarantine prior to a trip, is there cover under the cancellation section of the Policy?

A. Yes. If an Insured Person (or every Insured Person in the group) is told to quarantine by a Doctor, but there are no general restrictions in place for the trip in question, then the cancellation cover would apply for the Insured Person(s).

Q. Is there cover for travel and accommodation expenses if an Insured Person or group was quarantined whilst on an overseas trip as a result of contracting COVID-19?

A. Yes. The Policy will cover additional reasonable food/drink, travel and accommodation expenses and daily Detention benefit (if applicable) incurred if the Insured Person's trip is altered, curtailed or re-arranged under the Serious Disruption Section of the Policy as a result of quarantine as confirmed by a Doctor. This includes asymptomatic cases of COVID-19 if the Insured Person is told to quarantine by a Doctor.

If the group have to isolate on a trip and a Doctor confirms that quarantine is medically necessary for each individual then additional reasonable food/drink, travel and accommodation expenses would be covered.

Rearranged flights are also covered if a trip is extended due to quarantine but not the costs of any quarantine required once back in the UK.

There can also be cover available under the Supplementary Travel and Accommodation Expenses for up to three relatives such as a parent or guardian provided they are travelling on medical advice from a Doctor.

There could be cover for costs of planned activities or equipment hire that cannot be used by the Insured Person under this policy when a trip is cancelled, altered or curtailed due to the Insured Person being told to quarantine by a Doctor because of COVID-19.

Q. If the Foreign, Commonwealth & Development Office has issued travel advice against all but essential travel or all travel, for a specific location and an Insured decides to ignore this advice and travel anyway would they be covered?

A. If you travel against the advice of the Foreign, Commonwealth & Development Office, the policy will respond to claims for medical expenses only up to the amount shown on the schedule as per terms and conditions of the policy. For Cancellation, Curtailment and Rearrangement Costs no cover will be provided if the Foreign, Commonwealth & Development Office advised against 'all but essential' travel or 'all travel' to your destination at the time the Journey was booked.

If there is a change in the Foreign, Commonwealth and Development Office advice after booking to advise against 'all but essential' travel or 'all travel' to your destination then cancellation by the Group Policyholder no earlier than 28 days prior to the scheduled departure due to terrorism, coups, civil unrest or natural disaster (if extension purchase) but not due to a Communicable Disease such as COVID-19

There is also no cover for Cancellation, Curtailment and Rearrangement Costs which occur as a result of regulations imposed by the government of any other country.

Q. A planned activity that our School is due to attend has been cancelled by the organisers. Can we claim for the cancellation of our trip as this was the reason for travel?

A. Chubb will consider and assess such claims based on the individual circumstances of the claim and the territory planned to be visited.

Q. A planned trip that our School is due to attend is dependent on a key person – for example a teacher or other specialist subject expert. Can we claim for the cancellation of our trip if this key person falls ill?

A. Where the key person is certified by a doctor as being not fit to travel and where reasonable efforts have been made and evidenced to replace the person Chubb will consider claims for cancellation.

Q. Our School is due to attend a planned trip in the UK, however if the UK Government again advise schools not to travel and/or issue an order to stay at home and practise social distancing. Can we claim for the cancellation of our trip?

A. No, Chubb will not cover any cancellation, curtailment or rearrangement costs which are due to a future UK Government lockdown which is due to a communicable disease such as COVID-19.

Also, if the local government or authority of your destination issues a similar advice or order then there is no cover under the policy.

Q. Will our policy still cover COVID-19 related claims after the end of our current period of Insurance?

A. We will review claims in your current period of insurance per the terms and conditions in place at that time. At renewal the policy will be reviewed and if renewal terms are provided Chubb reserve the right to apply exclusions for any Pandemic related claims as this is now a known event.

For more information

We would suggest that Schools and travellers take the following steps;

- Check the FCDO website regularly for any changes before booking a trip: <https://www.gov.uk/foreign-travel-advice>
- Check your agreement with your travel agent, airline or hotel to see whether a trip can be rearranged if FCDO advice changes or if you need to cancel or rearrange
- Contact Marsh for queries as to whether a planned trip will be covered
- For Insured Persons travelling who require Emergency Medical Assistance, please contact Chubb Assistance on **+44 (0) 20 3282 0107 (Travelcover)** or **+44 (0) 20 3305 8243 (OSA)**

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales under number: BR023093. Registered address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows FEA-