

## Coronavirus Travel Advice for Free Spirit Policies

### **Cancellation**

This type of event is unfortunately not covered across the travel insurance industry for claims relating to cancellation. This is because most policies have the following exclusion relating to cancellation: “the fear of an epidemic, pandemic, infection or allergic reaction”. We would advise travellers looking to cancel package holidays or amend their travel plans to destinations affected by the viral outbreak, to contact their travel agent or tour operator in the first instance. If you are not able to amend your trip details and have a medical justification for having to cancel your trip, we would be happy to discuss your situation on a case-by-case basis.

If you have purchased a **Free Spirit ‘Super Duper’ policy** you may be able to claim for cancellation cover due to changes in FCO advice. We would ask that you check your specific policy wording for more information on this.

### **Amendments to your Insurance**

If you are offered an alternative destination and / or dates from your travel agent, we are pleased to advise that we will amend your insurance policy to fit the new trip, providing the new trip is for the same duration and to the same location or geographical area. Please call the customer service team as shown in your policy wording.

### **Premium Refunds (Single Trip only cover)**

If you are unable to move the trip to an alternative destination, and your travel agent or tour operator offers a refund, we are happy to offer a full refund of premium on the understanding that no claim is to be made against the policy.

### **Returning early**

If you are considering returning to the UK earlier than originally planned as a result of the viral outbreak, please be aware that most policies have the following exclusion relating to cutting short a trip “the fear of an epidemic, pandemic, infection or allergic reaction”.

If you have booked a package holiday to a destination affected by the viral outbreak and looking to cut your trip short you should contact your travel agent or tour operator for information on the availability of flights in the first instance.

If you are travelling independently from a tour operator or travel agent, you should make arrangements to leave by either altering your return tickets, where possible, or booking onto an alternative commercial flight. Claims for independent traveller’s additional expenses in returning home earlier, where medically justified, will be treated sympathetically.

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