



## **Swine Flu & Forces Financial Travel Insurance**

Travel Insurance is there to provide assistance and financial protection to those who become ill on holiday or are too ill to travel and in this respect Forces Financial Travel Insurance treats Swine Flu no differently to any other illness. As such, we will consider any potential claim on an individual basis and in accordance with the following stance.

Subject to the normal policy terms and conditions being met, and where appropriate the provision of suitable medical evidence, the Forces Financial Travel policy will cover you for:

- Cancellation in the event that you are forced to cancel your trip due to you, an immediate relative, or anyone you are due to travel with being diagnosed with swine flu.
- The cost of rearranged flights and/or cancelled accommodation if an airline declares an insured person medically unfit to travel.
- The costs of accommodation and rearranged flights if an insured person is placed in quarantine abroad and has to stay beyond their planned departure date.
- Necessary medical treatment abroad and/or rearranged flights and accommodation if an insured person contracts swine flu while on holiday.

The Forces Financial Travel Insurance will only provide the above cover if the Travel Insurance policy is purchased before any insured person gets symptoms or is diagnosed with Swine Flu.

The following FAQ's provide examples of when cover may or may not be provided under the Forces Financial Travel Insurance policy.

### **Frequently Answered Questions FAQ**

- **Does the Travel Insurance exclude "Pandemics"?**

**Answer** – No. The insurance does not specifically exclude "Pandemics".

- **I'm worried I may get swine flu can I cancel my holiday and reclaim the cost through my insurance?**

**Answer** – No, the policy will not provide cancellation cover if you have not been diagnosed with Swine Flu and simply do not wish to take your trip for fear of contracting it. To claim under the cancellation section you need to have Swine Flu diagnosed by a medical practitioner, or be quarantined by a medical practitioner.

- **I think I've got swine flu. Can I cancel my holiday?**

**Answer** – The Travel policy will provide cancellation cover if you or anyone insured under the policy is unable to travel due to Swine Flu, which has been diagnosed by a medical practitioner, or if you or any insured person has been quarantined by a medical practitioner.

- **I have purchased a Family Policy and one member of the family gets Swine Flu?**

**Answer** – If after purchasing a policy, one member of the family gets swine flu, which is diagnosed by a medical practitioner then a claim can be made under the Cancellation section of the policy if it prevents the family from travelling.

- **Can I cancel my holiday if the Foreign & Commonwealth Office advises against all but essential travel to my holiday destination?**

**Answer - Yes**

If the Foreign & Commonwealth Office (FCO) advises against all but essential travel to a particular country then the policy can cover you under the cancellation section of the insurance policy.

- **What happens if I get turned away at the airport for Swine Flu?**

**Answer** – A cancellation claim can be submitted for consideration if you are turned away at the airport due to any medical condition including Swine Flu symptoms. You must obtain written proof from the Airline that they have refused you travel and the reason why. You will then need to see your GP to get your medical condition diagnosed before submitting a claim.

- **What happens if I get Swine Flu when I am abroad on holiday?**

**Answer** – You will be covered by the medical section of the policy for any reasonable and necessary emergency medical, surgical and hospital bills that you incur.

You would also be covered under the cancellation and curtailment section of the policy for any additional travel and accommodation expenses if you are quarantined. Customers will need written confirmation of the quarantine to validate their claim.