

# Novel Coronavirus (COVID-19) Outbreak Travel Cover

## **The ongoing spread of the COVID-19 virus throughout the World has had a significant impact on travel plans for staff and students and on institutions across the sector.**

The Foreign and Commonwealth Office (FCO) has issued advice for educational settings  
<https://www.gov.uk/government/publications/guidance-to-educational-settings-about-covid-19/guidance-to-educational-settings-about-covid-19>

Public Health England have further advice for travellers returning from overseas  
<https://www.gov.uk/government/publications/covid-19-specified-countries-and-areas/covid-19-specified-countries-and-areas-with-implications-for-returning-travellers-or-visitors-arriving-in-the-uk>

The UMAL travel cover will, of course, respond to Medical Expenses claims in the usual way if any travellers contract the virus whilst on a Covered Journey.

For Cancellation and Rearrangement claims, our view is that the presence of the coronavirus in the destination country in itself would not generally be sufficient grounds for a claim under these sections. There would need to be specific circumstances that have an impact on the traveller such as the host university closing its campus, a conference being cancelled due to the threat of virus, or the FCO advising against travel etc. Pure disinclination or concerns about travel to a non affected area will not be covered.

Generally, curtailment cover is for specific perils, which would not normally include viral outbreaks. UMAL did however take the decision to allow curtailment claims from China when the FCO advised against all but essential travel. If similar advice is issued in the future, UMAL will review the cover position at the time and communicate any changes to Members in the usual way.

## **Business Interruption Cover – Notifiable Diseases Extension**

This is a standard cover extension under a Member's Business Interruption cover.

In the event of an occurrence of COVID-19 on your premises or within 25 miles thereof which results in a loss of revenue and any additional costs to reduce the loss of revenue to our Members. Cover is provided for the period from date upon which restrictions apply and ending not later than the Member's Maximum Indemnity Period, subject to the sublimit in your cover for any one claim.

We will continue to monitor developments closely, but if you need any other help or advice, please get in touch with us as follows:-

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# Q&A



**Q.** We had some delegates booked to go to an overseas conference. The conference has now been cancelled due to fears of COVID-19. Can we claim for the cancellation costs of the trip?

**A.** If the conference was the sole or primary purpose of the trip, we would consider the cancellation of the conference to be grounds for cancellation of the trip.

**Q.** We have an overseas field trip booked and some COVID-19 cases have been reported. The FCO are not advising against travel. Can we claim for cancellation of the trip?

**A.** Generally, no. COVID-19 cases are occurring in many countries and in themselves are not sufficient grounds for cancellation to be covered. If the destination country is on the government's list of Category 1 countries, we may be able to consider the claim however, as this would enforce a 14 day self-isolation period upon return to the UK even if the traveller is not showing any symptoms of the virus.

**Q.** A group of students were staying in a hotel where a COVID-19 case has been confirmed. They are now quarantined in the hotel for 14 days. Will our travel cover meet their additional costs during the quarantine period?

**A.** Yes, although the majority of costs will usually be met by either the hotel or the authority that is enforcing the quarantine.

**Q.** We are considering booking travel to China for later in the year but the FCO is advising against all but essential travel. If we book now and are then unable to travel due to the impact of COVID-19 will we be able to claim for the cost of the cancelled trip?

**A.** Probably not. The impact of COVID-19 within China is severe and well publicised. Whilst it is to be hoped that the situation will improve in the coming months, there are no guarantees of this and bookings should therefore be deferred until more is known. UMAL will not be able to cover cancellation of such 'speculative' bookings.

**Q.** We are considering booking travel to a country that the FCO does not currently advise against travel. If that advice changes between booking and departure, will we be able to claim for cancellation?

**A.** Yes. If the FCO advice changes after booking and recommends cancellation the travel cover would respond as long as the journey has been suitably risk assessed and authorised.