

## COVID-19 cover

We are pleased to inform **you** that Tesco Bank travel policies include enhanced cover for claims arising as a consequence of COVID-19. Before **you** travel, we have **included cover** for:

- cancellation due to **you** falling ill with COVID-19
- being required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system

During **your trip**, all **our policies include** cover for:

- any medical claim due to COVID-19 while travelling so long as **you** are not travelling against Foreign, Commonwealth & Development Office advice.
- curtailment (if **you** need to come home early) due to the illness of a **close relative** due to COVID-19.

Please Note: Cancellation cover is not provided should **you** choose to cancel due to a change in Foreign, Commonwealth & Development Office advice.

**We have created several scenarios to try and make it clear what we do and do not cover:**

### Cancellation due to COVID-19

Your policy will cover you, subject to the standard terms, when it is necessary to cancel **your trip** because:

1. **You** or a **close relative** fall ill with COVID-19 before **you** travel
2. The **UK** Government requires a policyholder to quarantine or self-isolate on the date **you** are scheduled to depart from the **UK**, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system
3. A family member **you** were due to stay with must quarantine or self-isolate

Your policy does not cover:

1. Where **you** choose to cancel due to a change in Foreign, Commonwealth & Development Office advice.
2. Occurrences where **you** are legally entitled to a refund in the form of cash or voucher from **your** airline and/or travel provider.

### Trip curtailment due to COVID-19

Your policy will cover you, subject to the standard terms, when it is necessary to cut short **your trip** because:

1. The Foreign, Commonwealth & Development Office or local authorities impose restrictions during **your trip** and **you** are asked to return home due to COVID-19 or another infectious disease or pandemic illness.
2. **You** have been denied boarding at **your UK** departure airport due to detected symptoms of COVID-19 or another infectious disease.
3. A **close relative** becomes ill with COVID-19 or another infectious disease while **you** are travelling.

Your policy does not cover:

1. Occurrences where **you** are legally entitled to a refund in the form of cash or voucher from **your** airline and/or travel provider.

### Emergency Medical cover due to COVID-19

Your policy will cover you, subject to the standard terms, for:

1. Emergency medical treatment, repatriation and other costs if **you** contract COVID-19 while **you** are abroad.
2. Additional accommodation if **you** contract COVID-19 while **you** are abroad and are unable to return home.

Your policy does not cover:

1. Where **you** choose to travel against Foreign, Commonwealth & Development Office advice.