



Covid-19 Travel & Insurance FAQs



My child / a passenger on the tour has caught Covid-19 and my child cannot travel on the tour.

Your cancellation will be covered by the insurance company provided that the person caught Covid-19 within 14 days of departure, or 28 days of departure if they have been admitted to hospital. We will only cancel your child's place on the tour once we receive written confirmation (email) from the group leader.

A close relative has caught Covid-19, and my child cannot travel on the tour.

Your insurance policy covers cancellation in this instance if the close relative has been admitted to hospital at the time of the trip. We will only cancel your child's place on the tour once we receive written confirmation (email) from the group leader. Please refer to your policy wording for the definition of a close relative.

My child has caught Covid-19 whilst on tour and has yet to return / has returned home. What cover is in place for them?

There is cover for COVID medical expenses should a client fall ill with a COVID condition whilst abroad provided the tour did not proceed against Government Advice. This covers medical costs, hospitalisation costs and hospital benefit as normal – your insurance policy will pay for additional accommodation and transport costs as necessary including expenses for a parent or guardian or someone other to fly out to be with the child if required. The insurance policy does not cover any expenses incurred after returning home.

The DFA / FCO have advised to avoid non-essential travel. What insurance cover have we if we decide to proceed with the tour?

Your travel insurance policy will provide Covid Cancellation cover as detailed in the policy irrespective of the Government Travel Advice Security Status. Should the tour depart and travel against the Government advice, there is cover as normal under the travel insurance policy, however there IS NO cover for anything relating to COVID.



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The school is based in Northern Ireland and the DFA and FCO differ on their advice in relation to the destination we are travelling to. How does this affect my insurance policy?

For the purposes of School trips, the insurance company can consider that the Island of Ireland falls under the DFA guidelines if required.

Some passengers on the tour have/have not had their vaccination. What is the protocol for traveling abroad?

The protocol may differ depending on the destination you are traveling to/from. We advise that each parent update themselves on current travel guidelines as they are responsible for ensuring all relevant documentation is present at the time of travel; <https://www.gov.ie/en/campaigns/75d92-covid-19-travel-advice/#>. If you do not have proof of vaccination, you may need to provide the results of a pre-departure RT-PCR Covid test taken no more than 72 hrs prior to travel.

What other documents do we need to travel?

We advise that you familiarise yourself with up-to-date travel requirements at <https://www.gov.ie/en/campaigns/75d92-covid-19-travel-advice/#>. Should you require any travel information for these documents, we will provide this to your group leader to share with the group.

I'm worried about my child traveling to a foreign destination at this time.

Your insurance policy does not cover disinclination to travel and your cancellation will be subject to our cancellation policy below. We will only cancel your child's place on the tour once we receive written confirmation (email) from the group leader.

56 days or earlier – loss of deposit (both instalments)

29 – 56 days prior to departure – 80% of the tour price

28 or less prior to departure – 100% of the tour price

What is the latest date I can make final payment for my child's tour?

Failure to follow the payment instructions advised by the group leader will jeopardise your child's place on the tour as all payments for services and activities have to be made prior to travel.



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Someone in the school but not on the tour has caught Covid-19 and I wish to cancel my child's place on the tour.

Your insurance policy does not cover disinclination to travel and your cancellation will be subject to our cancellation policy above. We will only cancel your child's place on the tour once we receive written confirmation (email) from the group leader.

We are on tour and the DFA / FCO have changed their quarantine policy upon return from a foreign destination. What cover is in place for us?

There is currently no cover for quarantine or local Government lockdowns under the travel insurance policy.

We are on tour and the location we are in has gone into lockdown. Does the insurance policy cover an earlier than scheduled return home?

There is currently no cover for quarantine or local Government lockdowns under the travel insurance policy. We will liaise with the group leader to decide the best course of action to take.

We are on tour and a Covid-19 outbreak in the school has left the school short of teaching staff. Can some of the group leaders return home early and will their additional travel expenses be covered by the insurance policy?

Additional travel expenses are covered if it is essential for the group leader to return back for the running of the school.



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The school have changed destination / postponed / the tour due to Covid-19 concerns in the destination we are traveling to, but the DFA and FCO are not advising against travel. Can I get a refund?

If the DFA/FCO advice is not against travel, this would be looked at as disinclination to travel. (i.e. the flights, hotel, transfers etc. are still functioning and the Government does not advise against travel). The insurance policy does not cover or refund for disinclination to travel. In this case we will liaise with the group leader to decide the best course of action to take. Should the tour be postponed or transferred to another destination, the insurance policy will also be transferred.

If for any reason your tour is not viable, as per section 7 of our booking conditions, or the reason is not covered by our insurance policy and we are unable to offer a comparable alternative, then each person will receive a full refund minus €100.00 fee (which is in line with the insurance policy excess).

We are due to travel, but the destination country has imposed a quarantine policy that renders the tour inoperable. Can I get a refund?

Your insurance does not cover cancellation due to any quarantine policy as this would be disinclination to travel. In this case we will liaise with the group leader to decide the best course of action to take. Should the tour be postponed or transferred to another destination, the insurance policy will also be transferred.

If for any reason your tour is not viable, as per section 7 of our booking conditions, or the reason is not covered by our insurance policy and we are unable to offer a comparable alternative, then each person will receive a full refund minus €100.00 fee (which is in line with the insurance policy excess).

