

# FlexAccount Travel Insurance summary of changes



Building Society

Below you'll find an outline of certain changes that are being made to the FlexAccount Travel Insurance as a result of the coronavirus (Covid-19) pandemic. These will apply to any trips **booked on or after 1 January 2021** and will form part of the travel insurance policy.

## 'Cancelling your trip' section of the policy

### Important information about the cancelling your trip section of the travel insurance

*The following additional exclusion applies to the Cancelling Your Trip section of the Travel Insurance policy for the following cancellation reasons:*

- 2. Court cases and quarantine
- 8. FCO travel advice 'All travel'
- 9. FCO travel advice 'All but essential travel'
- 10. Natural disaster

*There is no cover for any claim arising directly or indirectly or in any way connected to the disease Covid-19 (coronavirus) or any mutation of it or any disease that is declared a pandemic by the World Health Organisation. This includes any steps taken by any entity including but not limited to transport operator, Government, authority or agency, in response to or as a result of Covid-19 or a pandemic. This also includes any claim for any person being quarantined or self-isolating in relation to Covid-19 or a pandemic.'*

This does not apply to Cancelling Your Trip reason 1. Death, illness or injury.

## What this means before your trip

### You'll be covered for

- Cancelling your trip because one of the following people have been diagnosed with Covid-19 and have to cancel for medical reasons:
  - any insured person or;
  - a travelling companion or;
  - a close relative or;
  - a colleague or;
  - the person outside of the UK you're intending to stay with during your trip.

### Unless

- You're cancelling your trip because either you, a travelling companion or the person you're planning to stay with during your trip has been advised to quarantine/self-isolate (either abroad or in the UK), and it's not for medical reasons. For example, if you're contacted by NHS Test and Trace but don't have symptoms of or haven't been diagnosed with Covid-19.
- You're cancelling your trip because the Foreign, Commonwealth and Development Office (FCDO, previously referred to as FCO) advise against *all* or *all but essential travel* to your destination due to Covid-19 or another pandemic.
- You're cancelling your trip because you're not able to use your pre-booked and pre-paid accommodation because the accommodation, or immediately surrounding area, is adversely affected by Covid-19 or another pandemic.

## What this means during your trip

### You'll be covered for

- **Cutting your trip short due to Covid-19 or another pandemic** for one of the 'Cutting short your trip' reasons listed in the policy terms and conditions.
- **Emergency medical costs abroad** if you need treatment for Covid-19 or another pandemic while on your trip.

### Unless

- FCDO advice against *all* or *all but essential travel* to your destination due to Covid-19 or another pandemic was in place on the date you booked your trip and on the start date of your journey.
- The FCDO are advising against *all travel* to your destination at the time of departure or one of the following applies
  - You were suffering from the illness when you booked your trip or;
  - You travelled against medical advice or;
  - You were unfit to travel at the start of your trip.

**All other cover provided by the travel insurance policy remains unaffected, including cancelling your trip as detailed in the policy when the cause isn't due to coronavirus (Covid-19) or other pandemics.**

Answers to lots of Frequently Asked Questions (FAQs) can be found at [nationwide.co.uk/travel-flexaccount](https://nationwide.co.uk/travel-flexaccount). If you can't find the answer to your question in the FAQs, please call **0800 051 0154**.

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