

## **CORONA VIRUS UPDATE:**

All JustCover policies issued from 21 July 2020 now provide Cancellation cover as a result of a positive Covid-19 diagnosis. Our policies also now cover Medical Expenses abroad as a result of Covid-19. All other claims relating to Covid-19 or Government Restrictions on travel are excluded. (Please refer to policy wording for Full information)

### **Cancellation & Curtailment**

Cancellation & Curtailment cover will apply in the event of:

- you, your travelling companion or any person you have arranged to stay with during your trip receiving a diagnosis of Coronavirus Disease (COVID-19) within 14 days of the start of the trip or in the case of being admitted to hospital with a Coronavirus Disease (COVID-19) diagnosis within 28 days of the start of the trip; or
- one of your close relatives or a close business associate being admitted to hospital with a Coronavirus Disease (COVID-19) diagnosis at the time of the trip

The policy will not cover claims arising within 7 days of the date you purchased this insurance or the time of booking any trip, whichever is the later, except where the insurance is purchased within 48 hours of booking the trip.

### **Emergency Medical Expenses**

Our policies will cover you for Emergency Medical and other Expenses, provided that You are not travelling to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs (DFA) [www.dfa.ie/travel/travel-advice](http://www.dfa.ie/travel/travel-advice) or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.

21 July 2020