

FBD Travel Insurance Coronavirus (Covid-19)

It's important that you know what FBD Travel Insurance will and won't cover for Coronavirus (Covid-19) so that you can decide whether this policy meets your needs.

We'll cover cancellation costs if you or someone you're travelling with:

- Contracts Coronavirus before your trip.
- Is required to quarantine on orders of a treating doctor or the HSE, and the period of quarantine goes past your original departure date.

Important Note: Covid-19 'positive' test must be certified in writing as specifically relating to You or Your Travelling Companion(s) by a test that is recognised by the Republic of Ireland Government, including such a test that is carried out by a licensed pharmacy, a licensed laboratory or the treating Doctor.

What Coronavirus cover do you have when you're on holiday:

We will cover overseas medical and repatriation (the cost to get you home) expenses provided you are not travelling to areas where the Department of Foreign Affairs (DFA) allocates a security status of 'Avoid non-essential travel' or 'Do not travel'.

We'll also cover any additional accommodation (room only) and travelling home costs you may have if you are required, on the orders of a Doctor, to quarantine on holiday, if the period of quarantine goes past your original return date.

What's not covered:

FBD Travel Insurance won't provide cover if you can claim back your costs (including cash equivalents such as vouchers) from anywhere else including any travel provider or compensation scheme.

It also won't cover the following:

- You decide not to travel.
- Expenses you have because of any country's government travel restrictions.
- Travel restrictions made by a travel or accommodation provider.
- Financial failure of your travel or holiday provider.
- Any holidays to areas where the Department of Foreign Affairs (DFA) allocates a security status of "Avoid non-essential travel" or "Do not travel".

Always check before booking a trip

Before booking a trip or travelling, check the DFA for travel advice. You can check the country you plan to visit to see the latest updates and whether it's safe to travel there. These updates may change regularly. Therefore, we strongly recommend that you check your cancellation rights with your travel provider before booking any overseas holiday.

For full details of what's covered, including any excesses that may apply, exclusions and product terms and conditions, please read our travel insurance policy documents.

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