

Frequently Asked Questions – JLU Enhanced Covid-19 Cover

[The Enhanced Covid-19 Extension is only available for European holidays and to persons who have been vaccinated.](#)

From vaccine-related issues to catching COVID-19 abroad, here are a few of the scenarios it impacts – but as with any insurance its vital to read the full policy documentation to be fully informed on all the details of what is, and isn't, covered and speak to your insurance broker if you still have any questions.

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Scenario 1 – The Foreign, Commonwealth and Development Office (FCDO) advise against travel to your destination?

The majority of travel policies exclude all cover if the FCDO advise against “all” or “all but essential” travel to a destination and you decide to travel there anyway.

If the FCDO advise against “all but essential travel” due to COVID-19 to your destination this would not be a covered reason to cancel your trip.

However, if you are eligible and purchase the [Enhanced COVID-19 cover option](#), if the FCDO is advising against “all but essential” travel and the sole reason for them doing so is because of COVID-19 then your insurance will be valid if you continue to travel to your European destination.

Scenario 2 – You have to isolate due to COVID-19 which results in you having to cancel your holiday including if you are contacted by the UK Government Test and Trace team and asked to self isolate?

If you have to isolate because you, a family member, a household member, your travelling companion, or the friend you were going to stay with has had a positive COVID-19 test within [14 days](#) before your departure, the standard policy will cover you for the cancelled holiday up to a stated amount in your policy schedule.

However, the COVID-19 Enhanced cover extension gives an added layer of security: it also covers you if you’re contacted by the government’s Test and Trace service and you have to self-isolate instead of jetting off on holiday.

Scenario 3 – You become ill with COVID-19 while abroad?

Our policy will cover emergency medical treatment and repatriation costs, plus any extra travel and accommodation expenses if you need to stay at your destination until you’re fit to return to the UK. There’s also a free 24 hour emergency medical helpline to support you and your loved ones when you need it most. If you have purchased the [Enhanced COVID-19 cover option](#) you must have had your vaccinations where you have been offered it.

Scenario 4 – You can’t travel as a result of lockdown or tier restrictions?

Unfortunately, you won’t be covered should lockdown or tier restrictions mean you can’t travel.

You should approach the company that you booked your holiday with to ask about changing your travel dates or getting a refund. If you do change your dates we will allow you to amend the dates of your cover (depending on your new itinerary, an additional premium may be required).

Scenario 5 – You experience a bad reaction to a COVID-19 vaccination?

If a medical professional advises you, that you’re unfit to travel following an adverse reaction 14 days before your booked departure date to a COVID-19 jab, and you are eligible and have purchased the [Enhanced COVID-19 cover option](#), this means you’ll be able to make a cancellation claim for your missed holiday.

Scenario 6 – You fall ill and can’t complete your vaccine course?

If you, or your travelling companion, suffer an unforeseen illness and have to reschedule a vaccine appointment, and as a result you won’t be fully vaccinated for a holiday where it’s mandatory, while this isn’t covered under our standard policy if you’ve purchased the [Enhanced COVID-19 cover option](#) you’ll be able to claim for cancellation.

Scenario 7 – You choose not to have the COVID-19 vaccination?

Obviously having the vaccine is a personal decision. It's important to be aware however that if you have been offered a recommended COVID-19 jab and you choose not to have it, you will not be covered by either our standard policy or the [Enhanced COVID-19 cover option](#) in relation to COVID-19 and this will impact your ability to claim (unless your medical records show that you're unable to have the vaccine and we have agreed in advance).

Scenario 8 – My partner and I have been vaccinated but my children have not as they are under the age being called up for vaccination?

Providing you are travelling to a country, region or area where the FCDO is not advising against "all but essential" travel no traveller needs to have had a COVID-19 vaccine.

If you are travelling to a country, region or area where the FCDO is advising against "all but essential" travel solely due to COVID-19, and you have purchased our [Enhanced COVID-19 cover option](#) children will be covered if they contract COVID-19 as long as:

- The Government has not officially announced the roll-out of the vaccine programme to their age group at the time of booking the trip/policy whichever is later.
- If they have been offered a vaccination on medical grounds (e.g. the child has a serious underlying medical condition) they (or their parents on their behalf) must not have refused the offered vaccination.

This does not apply if you are travelling to a country where the FCDO is advising against "all" travel.

Scenario 9 – I have only had the first vaccine jab and have a date booked for second jab but it is after I return from holiday?

Yes, cover would be in place under the policy as long as you booked your jab at the earliest opportunity after being informed by the NHS of its availability to you. This is only required if you are travelling to a country, region or area where the FCDO are advising against "all but essential" travel solely as a result of COVID-19 and you have purchased the [Enhanced COVID-19 cover option](#).

Scenario 10 – I have a date booked for my first vaccine jab but it is after I return from holiday?

If you are travelling to a country where the FCDO is not advising against "all" or "all but essential" travel cover would be in place under the policy.

If you are travelling to a country, region or area where the FCDO are advising against "all but essential" travel solely as a result of COVID-19 and you have purchased the [Enhanced COVID-19 cover option](#) you will not be covered.

Scenario 11 – I am waiting to be called to book a date to have the first vaccination but I am travelling to a destination where the Foreign, Commonwealth & Development Office (FCDO) have not advised against travel?

Yes, cover would be in place under the policy as long as you booked your job at the earliest opportunity after being informed by the NHS of its availability to you.

Scenario 12 – I am waiting to book a date to have the first vaccination but I am travelling to a destination where the Foreign, Commonwealth & Development Office (FCDO) have advised against “all but essential” travel?

There is no cover if the FCDO are advising against “all” or “all but essential” travel.