

## **KennCo Travel Insurance – FAQs**

**Applicable to new policies incepting on or after 1<sup>st</sup> January 2021 only. For policies incepting prior to this date, please contact KennCo or your agent/broker with any queries.**

The following is provided as broad guidance only. It is by no means a confirmation of coverage or promise to pay and should be read in line with the policy wording associated with your insurance product. This guidance does not diminish insurers rights to highlight additional wordings that may be applicable to particular circumstances.

### **Does my policy provide cover for Covid-19?**

Your Policy will cover you for medical and repatriation costs in the event you fall ill with Covid-19 whilst overseas **provided** prior to your trip commencing the DFA have not issued advice to avoid non-essential travel (orange security rating) or advised do not travel (red security rating) to your destination or any country/area you are travelling through.

There is no cover under any other section for claims relating to Covid-19.

### **Does my policy provide cover if the DFA advise against travelling to a country or area where I am due to travel?**

No, cancellation due to DFA advice is not a covered peril.

### **I have an Annual Travel policy and have now rearranged my booked holiday because of Covid-19. Am I covered if this trip is subsequently cancelled due to Covid 19?**

No, your situation must fall within one of the insured perils to claim under the Policy. In addition, there is no cover for cancellation claims due to Covid-19.

### **Will my Policy cover me if I travel against DFA advice?**

No, there is no cover under any section of the Policy for travel to a destination which the DFA has issued advice to avoid non-essential travel (orange security rating) or advised do not travel (red security rating) prior to the commencement of a trip.