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## ENG: Coronavirus (COVID-19) Travel Disruption Advice

*(as at 19 March 2020)*

Here at AXA Travel Insurance, we are doing the best we can to make sure we are looking after our customers at this difficult time.

On the 11<sup>th</sup> March 2020, the World Health Organisation (WHO) declared the coronavirus (COVID-19) has reached pandemic status.

Our travel insurance policies are designed to protect you against the unexpected, so they cannot provide cancellation cover for events that could reasonably be expected to cause a claim. Because of this

We are asking our customers to check the Terms and Conditions of their policy, as there may be an exclusions in relation to a Pandemic or 'Known event', which means there is no or restricted cover under the policy after the 11<sup>th</sup> March 2020. The guidance information is as accurate and up-to-date as possible but we as the insurer will make the final decision/assessment of individual customer's claims.

The following general information is intended to give guidance and reassurance to our customers in relation to the COVID-19 pandemic.

### **What should I do if I need to make a claim?**

You can make a claim online at any time – please visit <https://claimsform.axa-travel-insurance.com/>

Alternatively, you can write to us at [help@axa-assistance.co.uk](mailto:help@axa-assistance.co.uk)

### **Which countries are affected?**

The outbreak started in the Chinese province of Hubei and many countries have reported cases.

You should monitor the situation through official sources, such as Government websites and the World Health Organization ('WHO') <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

### **The Government is advising against travelling to my destination. What should I do?**

You should contact your airline or travel provider to postpone your trip or arrange a refund or travel credit. Most airlines and hotels are now providing flexible cancellation arrangements or travel credits.

On 11<sup>th</sup> March 2020, the WHO declared the Coronavirus a Pandemic. Many Governments have restricted travel to and from their countries since the outbreak began. If your trip was booked and began prior to the 11<sup>th</sup> March 2020, you may be able to make a claim. Please check your Terms and Conditions.

The Government advises against all travel due to Covid 19, you will not be covered if you do choose to travel. If the Government advises against all but essential travel, you will only be covered if your travel is essential. (*Essential travel could include urgent family or business commitments with circumstances differing from person to person*)

**I am on a trip and my flight back has been cancelled. What should I do?**

If you booked a package holiday, your tour operator should provide alternative transport.

If you are an independent traveller, you should contact your airline to reschedule your flight or arrange a refund. You may have to book another plane, train, coach or boat yourself

If you have Cancellation/Curtailment cover, you may be able to claim on your travel insurance to recover some of the costs you incur (for instance, if you need to extend your accommodation to your new departure date) but your compensation will depend on your insurance benefits, its limits, and the value of any refund you receive from your airline.

**The country I am due to visit is affected. Can I cancel my trip?**

If your trip was booked prior to 11<sup>th</sup> March 2020, for scenarios resulting in cancellation due to Coronavirus, you can claim for cancellation if the Government advises against travel to your precise destination.

We usually compensate for cancellations only under certain circumstances; however, in these extraordinary circumstances, claims will be considered if the below 4 points are met:

1. The Government advises against travel to the booked destination.
2. The insurance policy includes cancellation & curtailment cover.
3. The holidaymaker has already contacted their airline or travel provider to change dates or arrange a refund or to receive a travel credit and have been unsuccessful.
4. Your holiday and insurance policy was purchased prior to the Government advising against travelling to your destination or your Government advising against travelling from your home country.
5. Your policy does not include an epidemic or pandemic exclusion

Please note: All claims are subject to validation. Please check the Terms and Conditions of your policy.

**I no longer want to travel abroad because I am worried about the spread of the virus. May I cancel?**

You no longer wishing to travel is not a valid claim under the terms of your insurance.

**What if my Medical Practitioner advises against travelling to an affected area because I am more vulnerable to the virus?**

You still need to contact your airline or travel provider first, and then get in touch with us – before your planned departure date.

If your trip was booked prior to 11<sup>th</sup> March, you may be able to make a claim if you are able to provide certification from your medical practitioner's stating their recommendation against travelling to an affected area.

If you are pregnant, elderly or have a medical condition, we will consider your claim on a case-by-case basis.

**Under what circumstances can I be compensated if I cancel my trip?**

Subject to your specific Terms & Conditions, we will consider claims from customers who:

1. are due to visit a location the Government has asked people to avoid

2. are due to travel to a location that is in lock-down
3. miss their flight because of compulsory quarantine
4. have a doctor's note advising against travel because of their medical condition.

We will not settle claims where the airline or hotel have a policy in place to provide a refund or travel credit.

All claims are subject to validation. Please check the Terms and Conditions of your policy.

**I am travelling to a sports event / concert / theme park but it is cancelled or closed because of coronavirus. Can I cancel my trip?**

Event cancellation is not a valid claim under the terms of your policy. However, we may be able to compensate your trip cancellation claim if you cannot travel due to your flight being cancelled, or the Government is advising against travelling to your destination.

Please check the Terms and Conditions of your policy.

**Am I covered if I contract coronavirus on holiday?**

Assuming there has been no Government advice not to travel to that country when you booked your trip, if you become ill while on holiday and have Medical cover, your medical expenses abroad will be covered – on the condition that the insurance is valid. Please check your Terms and Conditions.

In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

**If I am quarantined in a hotel, do I have to pay for the room?**

If your trip was booked prior to 11<sup>th</sup> March 2020, your policy also bought prior to that date, and whilst away, you are confined to your hotel under doctor's orders for at least 48 hours, we will pay for the room, up to the policy limit. If you paid in advance for excursions or activities that you cannot do because of your quarantine, we will compensate for that, up to a certain amount (*please refer to your Terms & Conditions for your policy limit*). In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card. If your trip was booked after 11<sup>th</sup> March, please check your Terms & Conditions.

**What if I miss my flight because of quarantine?**

If your trip was booked before 11<sup>th</sup> March and your policy also bought before that date, if your airline or travel provider cannot book you on a later flight, we may be able to cover an alternate flight under the Terms and Conditions detailed above.

**Am I covered if a country implements a blanket ban on citizens from my country entering it and turns them away at the border?**

When official advice is in place, either from the Government or from another regulatory body, if cancellation & curtailment cover is valid under the Terms & Conditions of cover, claims will be considered on this basis.

**I have booked a holiday in my own country. Am I covered if the region I'm due to visit is placed into lockdown?**

If a regulatory body placed a region into lockdown, holidaymakers could submit a claim, Terms and Conditions permitting. In response to the COVID-19 outbreak, cancellation cover for destinations under Government ban or regulatory lockdown for qualifying trips would be considered.

**Am I covered to curtail my trip if a family member is infected in my home country?**

We will consider your claim on a case-by-case basis. Some policies provide cover if “close relatives”, as defined on your policy, have been admitted to hospital or have sadly passed away. Coverage is highly unlikely for cases in which the infected relative is being treated as an outpatient.

**Making a claim.**

You can make a claim online at any time – please visit <https://claimsform.axa-travel-insurance.com/>

Alternatively, you can write to us at [help@axa-assistance.co.uk](mailto:help@axa-assistance.co.uk)

## ESP: Coronavirus (Covid-19) Aviso sobre interrupción de viaje

(a 16 de marzo de 2020)

La siguiente información general tiene la intención de orientar y brindar tranquilidad a los clientes afectados por la pandemia de COVID-19. Los clientes deben verificar los condicionados generales de la póliza, ya que puede haber exclusiones en relación a “una pandemia” o a un “hecho ya conocido”, lo que significa que no existe cobertura alguna bajo el condicionado de su póliza. La información orientativa que se ofrece es lo más precisa y actualizada posible, de igual modo la aseguradora tomará la decisión final de cada solicitud y cliente de manera individual.

### ¿Qué debería hacer para poder iniciar una solicitud de reembolso?

Puede hacer su solicitud mediante la web - <https://claimsform.axa-travel-insurance.com>  
También, puede escribirnos a [axaespana@axa-assistance.es](mailto:axaespana@axa-assistance.es)

### ¿Qué países están afectados?

El brote comenzó en la provincia China de Hubei, y luego se extendió hacia otros países. Puede mantenerse informado mediante fuentes oficiales, tales como páginas web gubernamentales <http://www.exteriores.gob.es/Portal/es/Paginas/inicio.aspx> y la organización mundial de la salud <https://www.who.int/es/emergencias/diseases/novel-coronavirus-2019/advice-for-public/q-a-coronaviruses>

### El gobierno no aconseja viajar. ¿Qué debería hacer?

Debería contactar a la compañía aérea o a la agencia proveedora de su viaje para posponer el mismo o solicitar un reembolso /bono de crédito.  
Actualmente, muchas aerolíneas y hoteles están siendo flexibles a la hora de requerir un reembolso de las prestaciones que no podrán ser utilizadas.

El 11 de marzo de 2020, la OMS declaró el COVID-19 como Pandemia. Muchos gobiernos han restringido los viajes desde y hacia sus países desde que el brote comenzó. Si su viaje ha sido reservado antes del 11 de marzo del 2020, podrá realizar su solicitud. Deberá revisar su póliza y contactar al número que encontrará en el reverso de su tarjeta.

Si el gobierno desaconseja todos los viajes, y usted elige viajar igualmente, no estará cubierto. Si el gobierno desaconseja todos los viajes, excepto los esenciales, solo estará cubierto si su viaje es esencial. (Los viajes esenciales podrían incluir compromisos familiares o comerciales urgentes con circunstancias que varían de persona a persona)

### Estoy de viaje y mi vuelo de regreso ha sido cancelado. ¿Qué tengo que hacer?

Si reservó un paquete vacacional, su operador turístico debería proporcionarle un transporte alternativo.

Si es un viajero independiente, debe comunicarse con la aerolínea para reprogramar su vuelo o solicitar un reembolso. Puede que tenga que reservar otro vuelo, tren, autocar o barco usted mismo.

Si tiene cobertura de cancelación / interrupción, puede reclamar a su seguro de viaje para recuperar algunos de los costes en los que deberá incurrir (por ejemplo, si necesita extender su alojamiento hasta su nueva fecha de regreso) pero su compensación dependerá de los beneficios de su póliza, sus límites y el reembolso de la aerolínea.

### El país que debo visitar resulta afectado. ¿Puedo cancelar mi viaje?

Si su viaje fue reservado antes del 11 de marzo de 2020, para escenarios que tengan que ver con la cancelación debido a Coronavirus, puede reclamar la cancelación solo si el gobierno desaconseja viajar a su destino.

Por lo general, consideramos las cancelaciones solo bajo ciertas circunstancias; sin embargo, en estas circunstancias extraordinarias, se considerarán las reclamaciones solo si se cumplen los siguientes 3 puntos:

1. El gobierno desaconseja viajar al destino previsto.
2. La póliza de seguro incluye cobertura de cancelación / interrupción.
3. El viajero ya ha contactado a la aerolínea o proveedor de viajes para cambiar las fechas u organizar un reembolso o recibir un bono de crédito y no ha tenido éxito.
4. Su póliza de viajes y / o seguro fue comprada antes de que el gobierno le informara en contra de viajar a su destino o su gobierno desaconsejando viajar desde su residencia.
5. Su póliza de seguro no tiene ninguna exclusión referente a las epidemias y las pandemias.

Tenga en cuenta: todas las reclamaciones están sujetas a validación. Por favor, consulte los términos y condiciones de su póliza.

#### **Ya no quiero viajar al extranjero porque me preocupa la propagación del virus. ¿Podré cancelar?**

La desestimación de viaje por estos motivos no está cubierta por los términos y condiciones de su seguro

#### **¿Qué ocurre si mi médico me aconseja no viajar a un área afectada porque yo soy más vulnerable al virus?**

Aun así, debe ponerse en contacto con la aerolínea o proveedor de viajes primero y luego ponerse en contacto con nosotros antes de la fecha de salida prevista.

Si su viaje se reservó antes del 11 de marzo, puede presentar una reclamación, si puede proporcionar un certificado de su médico que indique su recomendación de no viajar a un área afectada. Si está embarazada, es mayor o tiene una afección médica, consideraremos su reclamo en base al tipo de caso.

#### **¿En qué circunstancias puedo ser compensado si cancelo mi viaje?**

Consideraremos solicitudes de reembolso de clientes que:

1. deben visitar un lugar que el gobierno ha pedido a las personas que eviten
2. se debe viajar a un país que ha cerrado sus fronteras
3. pierden su vuelo debido a la cuarentena obligatoria
4. Tener un certificado médico que desaconseja viajar debido a su condición médica.

No tomaremos en consideración solicitudes de reembolso donde la aerolínea o el hotel tengan una política de reembolso o bono de crédito.

Todas las reclamaciones están sujetas a validación. Por favor, consulte los Términos y Condiciones de su póliza.

#### **Estoy viajando a un evento deportivo / concierto / parque temático, pero está cancelado o cerrado por coronavirus. ¿Puedo cancelar mi viaje?**

Es posible que podamos compensar su solicitud sobre cancelación de viaje si no puede viajar debido a que su vuelo está cancelado, o el gobierno desaconseja viajar a su destino. Por favor, consulte el condicionado general de su póliza.

#### **¿Estoy cubierto si contraigo el coronavirus durante mis vacaciones?**

Si se enferma durante las vacaciones y tiene cobertura médica, sus gastos médicos en el extranjero estarán cubiertos - con la condición de que el seguro sea válido. Por favor revise las condiciones generales de su póliza.

En ese caso, comuníquese con el equipo de asistencia médica las 24 horas para obtener orientación llamando al número en el reverso de su tarjeta.

#### **Si estoy en cuarentena en un hotel, ¿tengo que pagar la habitación?**

Si su viaje fue reservado antes del 11 de marzo de 2020 y mientras está fuera, está confinado en su hotel por orden de médico durante al menos 48 horas, pagaremos la habitación, hasta el límite de la póliza. Si usted ha pagado por adelantado por excursiones o actividades que no puede realizar debido a la cuarentena, le compensaremos con eso, hasta una cierta cantidad (consulte los Términos y condiciones de su póliza). En este caso, comuníquese con el equipo de asistencia médica las 24 horas para obtener orientación llamando al número en el reverso de su tarjeta. Si su viaje fue reservado después del 11 de marzo, verifique sus Términos Y condiciones.

#### **¿Qué pasa si pierdo mi vuelo debido a la cuarentena?**

Si su viaje fue reservado antes del 11 de marzo, su póliza de seguro también fue comprada antes de esa fecha, y la aerolínea o proveedor de viajes no pueden reubicarlo en un vuelo posterior, es posible que podamos cubrir un vuelo alternativo según los términos y condiciones detallados anteriormente.

#### **¿Estoy cubierto si un país implementa una prohibición general a los ciudadanos de mi país que ingresan y los rechaza en la frontera?**

Cuando se cuenta con información oficial, ya sea del gobierno o de otro organismo regulador, si la cobertura de cancelación o interrupción es válida según el condicionado general de su póliza, las solicitudes serán consideradas sobre esta base.

#### **He reservado unas vacaciones en mi propio país. ¿Estoy cubierto si la región que debo visitar es restringida?**

Si un organismo regulador coloca a una región en restricción, los viajeros pueden presentar una reclamación, si los términos y condiciones de su póliza lo permiten. Respecto al brote de Covid-19, la cobertura de cancelación para destinos bajo la restricción del gobierno o el bloqueo reglamentario para viajes calificados se consideraría.

#### **¿Estoy cubierto para acortar mi viaje si un familiar está infectado en mi país de origen?**

Consideraremos su reclamación en base al caso que se exponga. Algunas pólizas brindan cobertura solo si se trata de un "pariente próximo" (según la definición indicada en póliza de "pariente próximo"), el cual ha sido ingresado en el hospital o que tristemente ha fallecido. La cobertura podrá aplicarse para los casos en que el pariente infectado está siendo tratado como paciente ambulatorio.

#### **Como hacer una solicitud**

Puede realizar una solicitud mediante la web - <https://claimsform.axa-travel-insurance.com>





También, puede escribirnos a [axaespana@axa-assistance.es](mailto:axaespana@axa-assistance.es)

## FRA: Conseils sur les perturbations de voyage dues au Coronavirus (Covid-19)

(au 16 Mars 2020)

Les informations générales ci-dessous ont l'intention de guider et de rassurer les assurés en relation à la pandémie du COVID-19. Les assurés devront vérifier les conditions générales de leur police d'assurance, car il y aurait peut-être des exclusions en relation avec "les Pandémies" ou "les événements dont vous aviez connaissance" ce qui voudrait dire que vous auriez une couverture partielle ou que vous n'auriez pas de couverture avec votre police. Ces informations d'orientation sont aussi précises et à jour que possible, cependant c'est l'assureur qui prendra la décision finale en ce qui concerne la couverture de la déclaration de sinistre présentée par l'assuré.

### **Que dois-je faire pour déclarer un sinistre ?**

Vous pouvez déclarer votre sinistre à tout moment sur notre site internet - Veuillez visiter <https://claimsform.axa-travel-insurance.com/>

Vous pouvez aussi nous écrire à : [assurance.voyage@axa-travel-insurance.com](mailto:assurance.voyage@axa-travel-insurance.com)

### **Quels sont les pays affectés?**

L'épidémie a commencé dans la province chinoise de Hubei et actuellement, de nombreux pays sont touchés.

Vous devez surveiller la situation par le biais de sources officielles, telles que les sites internet du gouvernement et l'Organisation Mondiale de la Santé :

<https://www.diplomatie.gouv.fr>

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

### **Le gouvernement déconseille de voyager vers ma destination. Que dois-je faire ?**

Vous devez contacter votre compagnie aérienne ou votre organisateur de voyage pour reporter votre voyage ou demander un remboursement ou un avoir. La plupart des compagnies aériennes et des hôtels proposent désormais des formules d'annulation flexibles et / ou des avoirs/bons.

Le 11 mars 2020, l'OMS a déclaré le coronavirus pandémie. De nombreux gouvernements ont limité les voyages à destination et en provenance de leur pays depuis le début de l'épidémie.

Si votre voyage a été réservé et / ou a commencé avant le 11 mars 2020, vous pourrez peut-être faire une réclamation. Vous devriez vérifier votre police d'assurance et nous contacter au numéro indiqué.

Si le gouvernement déconseille tout voyage, vous ne serez pas couvert si vous choisissez de voyager. Si le gouvernement déconseille tout voyage sauf essentiel, vous ne serez couvert que si votre voyage est essentiel (voyages essentiels peuvent inclure des engagements familiaux ou commerciaux urgents avec des circonstances différentes d'une personne à l'autre)

### **Je suis en voyage et mon vol retour a été annulé. Que devrais-je faire ?**

Si vous avez réservé des vacances à forfait, votre tour opérateur devra vous fournir un autre moyen de transport.

Si vous êtes un voyageur indépendant, vous devrez contacter votre compagnie aérienne pour reprogrammer votre vol ou demander un remboursement.

Si vous avez une couverture Annulation / Interruption de voyage, vous pourrez peut-être réclamer à votre assurance voyage pour récupérer certains frais que vous auriez engagé (par exemple, si vous devez prolonger votre hébergement jusqu'à votre nouvelle date de départ) mais votre indemnisation dépendra de vos garanties d'assurance, de ses limites et du remboursement de votre compagnie aérienne.

### **Le pays que je dois visiter est affecté. Puis-je annuler mon voyage?**

Si votre voyage a été réservé avant le 11 mars 2020, pour les scénarios entraînant une annulation due au Coronavirus, vous pouvez faire une déclaration de sinistre pour annulation si le gouvernement déconseille de voyager vers la destination de votre voyage.

Généralement, nous ne compensons les annulations que dans certaines circonstances ; cependant, s'agissant de circonstances extraordinaires, les réclamations seront considérées si les 3 points ci-dessous sont respectés

1. Le gouvernement déconseille de voyager vers la destination réservée.
2. Votre police d'assurance comprend une couverture d'annulation et d'interruption de voyage.
3. L'assuré a déjà contacté sa compagnie aérienne ou son agence de voyage pour modifier les dates ou demander un remboursement ou pour recevoir un avoir.
4. Votre voyage et votre police d'assurance ont été achetés avant la date à laquelle le gouvernement déconseille de voyager vers votre destination ou que votre gouvernement déconseille de voyager depuis votre pays d'origine.
5. Votre police d'assurance ne contient pas d'exclusion sur les épidémies et les pandémies

Veillez noter: Toutes les réclamations sont sujettes à validation. Veuillez vérifier les conditions générales de votre police d'assurance.

### **Je ne veux plus voyager à l'étranger car la propagation du virus m'inquiète. Puis-je annuler?**

La réticence à voyager n'est pas couverte par les conditions générales de votre assurance.

### **Que faire si mon médecin me déconseille de voyager dans une zone affectée parce que je suis plus vulnérable au virus?**

Tout d'abord, vous devez toujours contacter votre compagnie aérienne ou votre fournisseur de voyage, puis ensuite, nous contacter - avant la date de départ prévue.

Si vous avez réservé votre voyage avant le 11 Mars, vous pourrez peut-être faire une réclamation si vous êtes en mesure de fournir un certificat médical de votre médecin traitant indiquant sa recommandation de ne pas voyager dans une zone affectée.

Si vous êtes enceinte, ou si vous êtes une personne âgée ou si vous avez un problème de santé, votre réclamation sera évaluée au cas par cas.

### **Dans quelles circonstances puis-je être indemnisé si j'annule mon voyage ?**

Nous examinerons les demandes de remboursement des assurés qui:

1. doivent visiter une destination que le gouvernement a demandé d'éviter.
2. doivent voyager à une destination en confinement.
3. ont perdu leur vol à cause d'une quarantaine obligatoire.

4. ont un certificat du médecin déconseillant les voyages en raison de leur état de santé.

Nous ne réglerons pas les réclamations lorsque la compagnie aérienne ou l'hôtel a mis en place des mesures de remboursement qui permettent d'obtenir un remboursement ou un avoir.

Toutes les réclamations sont sujettes à validation. Veuillez vérifier les conditions générales de votre police d'assurance.

**Je voyage à un événement sportif / concert / parc à thème mais il est annulé ou fermé en raison du coronavirus. Puis-je annuler mon voyage?**

Nous pourrions peut-être rembourser votre annulation de voyage si vous ne pouvez pas voyager car votre vol a été annulé, ou si le gouvernement a déconseillé voyager à votre destination.

Veuillez vérifier les conditions générales de votre police d'assurance.

**Suis-je couvert si je contracte un coronavirus en vacances?**

Si vous tombez malade pendant vos vacances et avez une couverture médicale, vos frais médicaux pourraient être couverts - à condition que votre assurance soit valide. Merci de bien vouloir vérifier les conditions générales de votre assurance.

Dans ce cas, veuillez contacter votre équipe d'assistance médicale 24h / 24 pour vous conseiller en appelant au numéro qui apparaît au dos de votre carte.

**Si je suis mis en quarantaine dans un hôtel, dois-je payer la chambre?**

Si vous avez réservé votre voyage avant le 11 mars 2020, et pendant votre voyage, vous êtes confiné dans votre hôtel sur ordre d'un médecin pendant au moins 48 heures nous payerons la chambre jusqu'à la limite indiquée sur votre police d'assurance.

Si vous aviez déjà prépayé des excursions ou des activités de loisirs dont vous n'avez pas pu profiter due à la quarantaine, nous pourrions vous compenser jusqu'au montant maximum indiqué sur votre police d'assurance (veuillez vérifier ces limites dans vos conditions générales).

Dans ce cas, veuillez contacter votre équipe d'assistance médicale 24h/24 pour vous conseiller en appelant au numéro qui apparaît au dos de votre carte.

Si vous avez réservé votre voyage APRÈS le 11 mars 2020, merci de bien vouloir consulter vos conditions générales.

**Que faire si je perds mon vol en raison d'une mise en quarantaine?**

Si vous avez réservé votre voyage avant le 11 mars 2020, votre police d'assurance a aussi été achetée avant cette même date et si votre compagnie aérienne ou votre fournisseur de voyages ne peut pas vous réserver une place sur un vol ultérieur, nous pourrions peut-être couvrir un autre vol selon les conditions détaillés ci-dessus.

**Suis-je couvert si un pays applique une interdiction générale d'entrée aux citoyens de mon pays et ils me refusent l'entrée à la frontière?**

Lorsque des conseils officiels sont en place, soit du gouvernement, soit d'un autre organisme de réglementation, si la couverture d'annulation et d'interruption de voyage est valide en vertu des conditions générales, les réclamations seront prises en compte sur cette base.

**J'ai réservé des vacances dans mon pays de résidence. Suis-je couvert si la région que je dois visiter est confinée?**

Si un organisme de contrôle demande le confinement d'une région, les assurés pourraient soumettre une réclamation, si les conditions générales le permettent.

En réponse à l'épidémie de Covid-19, une couverture d'annulation pour les voyages éligibles serait envisagée pour les destinations interdites par le gouvernement ou pour un confinement réglementaire.

**Suis-je couvert pour interrompre mon voyage si un membre de ma famille est infecté dans mon pays d'origine?**

Les réclamations seront évaluées au cas par cas. Certaines polices d'assurance offrent une couverture si des «parents-proches», tels que définis dans votre police, ont été admis à l'hôpital ou sont malheureusement décédés

**Déclarer votre sinistre.**

Vous pouvez déclarer votre sinistre à tout moment sur notre site internet - Veuillez visiter <https://claimsform.axa-travel-insurance.com/>

Vous pouvez aussi nous écrire à : [assurance.voyage@axa-travel-insurance.com](mailto:assurance.voyage@axa-travel-insurance.com)

## DEU: Coronavirus (Covid-19) Empfehlungen zu Reiseunterbrechungen

(vom 16 March 2020)

Die nachstehenden allgemeinen Informationen sollen den Kunden eine Orientierungshilfe und Beruhigung in Bezug auf die COVID-19-Pandemie geben. Kunden sollten die Versicherungsbedingungen der Police prüfen, da es in Bezug auf eine Pandemie oder ein bekanntes Ereignis Ausschlüsse geben kann, die bedeuten, dass die Police keinen oder nur einen eingeschränkten Versicherungsschutz bietet. Die Informationen in den Hinweisen sind so genau und aktuell wie möglich, aber der Versicherer trifft die endgültige Entscheidung/Bewertung der Schadenfälle der einzelnen Kunden.

### Was soll ich tun, wenn ich einen Schaden geltend machen muss?

Sie können einen Schadenfall jederzeit online einreichen unter: [\[local url link tbd\]](#)

Alternativ, können Sie uns seine E-Mail schicken an: [cc.claims@axa-assistance.de](mailto:cc.claims@axa-assistance.de)

### Welche Länder sind betroffen?

Der Ausbruch begann in der chinesischen Provinz Hubei, und viele Länder haben Fälle gemeldet.

Sie sollten die Situation über offizielle Quellen wie Regierungs-Websites und die Weltgesundheitsorganisation überwachen <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

### Die Regierung rät von Reisen an mein Reiseziel ab. Was soll ich machen?

Sie sollten sich an Ihre Fluggesellschaft oder Ihren Reiseanbieter wenden, um Ihre Reise zu verschieben oder eine Rückerstattung oder ein Reisekredit zu vereinbaren. Die meisten Fluggesellschaften und Hotels bieten inzwischen flexible Stornierungsvereinbarungen und/oder Reisekredite an.

Am 11. März 2020 erklärte die WHO das Coronavirus zur Pandemie. Viele Regierungen haben seit Beginn des Ausbruchs den Reiseverkehr in und aus ihren Ländern eingeschränkt. Wenn Ihre Reise vor dem 11. März 2020 gebucht und/oder begonnen wurde, können Sie möglicherweise einen Schaden geltend machen. Sie sollten Ihre Versicherungsbedingungen überprüfen und uns unter der angegebenen Nummer kontaktieren.

Wenn die Regierung von allen Reisen abrät, sind Sie nicht versichert, wenn Sie sich für eine Reise entscheiden. Wenn die Regierung von allen Reisen bis auf die unbedingt notwendigen rät, sind Sie nur dann versichert, wenn Ihre Reise unbedingt notwendig ist. *(Unverzichtbare Reisen können dringende familiäre oder geschäftliche Verpflichtungen mit von Person zu Person unterschiedlichen Umständen beinhalten)*

### Ich bin auf einer Reise und mein Rückflug wurde annulliert. Was soll ich machen?

Wenn Sie eine Pauschalreise gebucht haben, sollte Ihr Reiseveranstalter eine alternative Beförderung anbieten.

Wenn Sie unabhängig reisen, sollten Sie sich an Ihre Fluggesellschaft wenden, um Ihren Flug umzubuchen oder eine Rückerstattung zu vereinbaren. Möglicherweise müssen Sie selbst einen anderen Flug, Zug, Bus oder ein Schiff buchen.

Wenn Sie eine Reiserücktritt-/Reiseabbruchversicherung abgeschlossen haben, können Sie Ihre Reiseversicherung in Anspruch nehmen, um einen Teil der anfallenden Kosten zu erstatten (z. B. wenn Sie Ihre Unterkunft auf das neue Abreisedatum verlängern müssen), aber Ihre Entschädigung hängt von den Leistungen Ihrer Versicherung, ihren Höchstbeträgen und der Erstattung durch Ihre Fluggesellschaft ab.

#### **Das Land, in das ich reisen will, ist betroffen. Kann ich von meiner Reise zurücktreten?**

Wenn Ihre Reise vor dem 11. März 2020 gebucht wurde, können Sie für Szenarien, die zu einer Stornierung aufgrund von Coronavirus führen, einen Anspruch auf Stornierung geltend machen, wenn die Regierung von einer Reise zu Ihrem genauen Reiseziel abrät.

Normalerweise entschädigen wir Stornierungen nur unter bestimmten Umständen; unter diesen außergewöhnlichen Umständen werden jedoch Ansprüche in Betracht gezogen, wenn die folgenden 4 Punkte erfüllt sind:

1. Die Regierung rät von Reisen in das gebuchte Reiseland ab.
2. Die Versicherung enthält eine Deckung für Reiserücktritt / Reiseabbruchschäden.
3. Der Urlauber hat sich bereits mit seiner Fluggesellschaft oder seinem Reiseanbieter in Verbindung gesetzt, um das Datum zu ändern oder eine Rückerstattung zu arrangieren oder um eine Reisekreditierung zu erhalten, und hat keinen Erfolg gehabt.
4. Ihre Urlaubs- und/oder Versicherungspolice wurde erworben, bevor die Regierung Ihnen von Reisen an Ihr Reiseziel oder Ihre Regierung von Reisen aus Ihrem Heimatland abgeraten hat.

Bitte beachten Sie: Alle Schadenfälle unterliegen der Prüfung. Bitte beachten Sie die Bedingungen und Konditionen Ihrer Police.

#### **Ich möchte nicht mehr ins Ausland reisen, weil ich mir Sorgen über die Verbreitung des Virus mache. Darf ich stornieren?**

Die Weigerung zu reisen ist nicht durch die Bedingungen Ihrer Versicherung abgedeckt.

#### **Was ist, wenn mein Arzt davon abrät, in ein betroffenes Gebiet zu reisen, weil ich ich zu den Risikopersonen zähle?**

Sie müssen sich zunächst noch mit Ihrer Fluggesellschaft oder Ihrem Reiseanbieter in Verbindung setzen und sich dann mit uns in Verbindung setzen - vor Ihrem geplanten Abreisedatum.

Wenn Ihre Reise vor dem 11. März gebucht wurde, können Sie möglicherweise einen Anspruch geltend machen, wenn Sie eine Bescheinigung Ihres Arztes vorlegen können, in der dieser Ihnen die Empfehlung gibt, nicht in ein betroffenes Gebiet zu reisen.

Wenn Sie schwanger oder älter sind oder an einer Krankheit leiden, werden wir Ihren Anspruch von Fall zu Fall prüfen.

#### **Unter welchen Umständen kann ich eine Entschädigung erhalten, wenn ich meine Reise storniere?**

Wir berücksichtigen Schadenfälle von Kunden, die:

1. einen Ort besuchen werden, den die Regierung gebeten hat, zu meiden
2. zu einem Ort reisen werden, der abgeriegelt ist
3. ihren Flug wegen der Zwangsqwarantäne verpassen
4. über ein ärztliches Attest verfügen, das ihnen aufgrund ihres Gesundheitszustands von einer Reise abrät.

Wir regulieren keine Schadensfälle, bei denen die Fluggesellschaft oder das Hotel über eine Regelung zur Rückerstattung oder Reisekreditierung verfügt.

Alle Schadensfälle unterliegen der Prüfung. Bitte prüfen Sie die Allgemeinen Versicherungsbedingungen Ihrer Police.

**Ich reise zu einer Sportveranstaltung / einem Konzert / einem Freizeitpark, aber diese Veranstaltung ist wegen eines Coronavirus abgesagt oder geschlossen. Kann ich meine Reise stornieren?**

Möglicherweise können wir Ihren Anspruch auf Reisetornierung entschädigen, wenn Sie aufgrund der Annullierung der Veranstaltung nicht anreisen können oder die Regierung Ihnen von einer Reise an Ihr Reiseziel abrät. Bitte prüfen Sie die Allgemeinen Versicherungsbedingungen Ihrer Police.

**Bin ich versichert, wenn ich mich im Urlaub mit Coronavirus infiziere?**

Wenn Sie während Ihres Urlaubs krank werden und eine Auslandsreisekrankenversicherung haben, werden Ihre medizinischen Kosten im Ausland übernommen - unter der Voraussetzung, dass die Versicherung gültig ist. Bitte prüfen Sie Ihre Allgemeinen Versicherungsbedingungen.

In diesem Fall wenden Sie sich bitte an Ihr medizinisches 24-Stunden-Assistenzteam, das Sie unter der Nummer in Ihren Versicherungsbedingungen erreichen können.

**Wenn ich in einem Hotel unter Quarantäne stehe, muss ich dann für das Zimmer bezahlen?**

Wenn Ihre Reise vor dem 11. März 2020 gebucht wurde und Sie während Ihrer Abwesenheit auf ärztliche Anweisung für mindestens 48 Stunden an Ihr Hotel gebunden sind, zahlen wir das Zimmer bis zur Höhe der Versicherungssumme. Wenn Sie im Voraus für Ausflüge oder Aktivitäten bezahlt haben, die Sie aufgrund Ihrer Quarantäne nicht durchführen können, werden wir dies bis zu einem bestimmten Betrag ausgleichen (bitte lesen Sie in Ihren Allgemeinen Versicherungsbedingungen). In diesem Fall wenden Sie sich bitte an Ihr medizinisches 24-Stunden-Assistenzteam, das Sie unter der Nummer in Ihren Versicherungsbedingungen erreichen können. Wenn Ihre Reise nach dem 11. März gebucht wurde, überprüfen Sie bitte Ihre Allgemeinen Versicherungsbedingungen.

**Was ist, wenn ich meinen Flug wegen der Quarantäne verpasse?**

Wenn Ihre Reise vor dem 11. März gebucht wurde und Ihre Fluggesellschaft oder Ihr Reiseanbieter Sie nicht auf einen späteren Flug buchen kann, können wir möglicherweise einen alternativen Flug zu den oben genannten Bedingungen anbieten.

**Bin ich abgesichert, wenn ein Land ein generelles Einreiseverbot für Bürger aus meinem Land verhängt und sie an der Grenze abweist?**

Wenn eine offizielle Empfehlung der Regierung oder einer anderen Aufsichtsbehörde vorliegt, werden Ansprüche auf dieser Grundlage geprüft, wenn die Reiserücktritts- und Reiseabbruchsversicherung gemäß den Versicherungsbedingungen besteht.

**Ich habe einen Urlaub in meinem eigenen Land gebucht. Bin ich versichert, wenn die Region, die ich besuchen soll, gesperrt ist?**

Wenn eine Regierungsbehörde eine Region sperren würde, könnten Urlauber einen Antrag einreichen, wobei die Versicherungsbedingungen dies erlauben würden. Als Reaktion auf den Ausbruch von Covid-19 würde eine Reiserücktrittsversicherung für Reiseziele, die unter ein staatliches Verbot oder eine behördliche Sperre fallen, in Betracht gezogen.

**Bin ich versichert, meine Reise abubrechen, wenn ein Familienmitglied in meinem Heimatland infiziert wird?**



Wir werden Ihren Schadensfall von Fall zu Fall prüfen. Einige Policen bieten Versicherungsschutz, wenn "enge Verwandte", wie in Ihrer Police definiert, in ein Krankenhaus eingeliefert wurden oder leider verstorben sind. Eine Deckung ist höchst unwahrscheinlich für Fälle, in denen der infizierte Angehörige ambulant behandelt wird.

**Einen Schadenfall einreichen**

Anfragen oder Fragen zu Schadenfällen können Sie unter folgender Adresse stellen:

[\[Schadenformular-URL einfügen\]](#) oder kontaktieren Sie uns unter [\[Insert your generic email here\]](#).

## ITA: Coronavirus (Covid-19) Consigli sui disagi di viaggio

*(as at 16 March 2020)*

Le informazioni generali qui sotto riportate hanno lo scopo di guidare e assicurare i clienti riguardo alle problematiche causate dal Coronavirus (COVIS-19). I clienti devono verificare i termini e le condizioni della polizza perché ci potrebbero essere delle esclusioni riguardo alle pandemie o eventi di cui il cliente era a conoscenza prima di intraprendere il viaggio, il che implica una non-copertura o una copertura parziale. La linea guida è il più accurata e aggiornata possibile, in ogni caso sarà l'assicurazione a prendere la decisione finale riguardo al singolo caso specifico.

### **Cosa devo fare se voglio aprire una richiesta di rimborso?**

Può aprire una richiesta di rimborso on-line in qualunque momento – La invitiamo a visitare la seguente pagina web: <https://claimsform.axa-travel-insurance.com/>

In alternative può inviarti un email al seguente indirizzo: [gestione.italiana@axa-assistance.es](mailto:gestione.italiana@axa-assistance.es)

### **Quali paesi sono stati colpiti?**

La pandemia è iniziata nella provincial cinese di Hubei e molte altre nazioni hanno già riportato casi di contagio.

Deve monitorare la situazione tramite i canali ufficiali come, per esempio, il sito italiano della Farnesina o il sito dell'Organizzazione Mondiale della Sanità:

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

### **Il governo italiano sta attualmente sconsigliando i viaggi nel paese di destinazione del mio viaggio.**

#### **Cosa devo fare?**

Deve mettersi in contatto con l'aerolinea o il fornitore attraverso il quale ha prenotato la vacanza per rimandare il viaggio o chiedere un rimborso (o in alternative il credito per una futura prenotazione). La maggior parte delle aerolinee e hotel prevedono cancellazioni e modifiche flessibili o credito per future viaggi.

L'11 Marzo 2020 l'Organizzazione Mondiale della Sanità ha dichiarato ufficialmente la pandemia di Coronavirus. Molti governi hanno già preso delle misure per restringere i viaggi da e per i paesi nel quale attualmente c'è il Coronavirus. Se il Suo viaggio è stato prenotato o è iniziato prima dell'11 marzo potrebbe avere delle coperture assicurative. Deve verificare la sua polizza e contattarci ai numeri indicate.

Se il governo ha sconsigliato tutti i viaggi non sarà coperto se decide di viaggiare. Se il governo ha sconsigliato di viaggiare eccetto i viaggi essenziali, sarà coperto solo per quei determinati viaggi (i viaggi essenziali possono includere problemi familiari importanti o di lavoro le quali circostanze dipendono da persona a persona)

### **Sono in viaggio e mi è stato cancellato il volo di ritorno. Cosa devo fare?**

Se ha prenotato un pacchetto viaggio, l'agenzia viaggi le deve fornire un'alternativa per il rientro.

Se ha prenotato il viaggio autonomamente deve contattare l'aerolinea per cambiare i voli o richiedere il rimborso degli stessi. Potrebbe dover prenotare autonomamente un nuovo volo, treno o nave.

Se ha una copertura per cancellazione o interruzione di viaggio può richiedere all'assicurazione il rimborso di parte dei costi che ha sostenuto (per esempio se deve estendere il suo soggiorno fino

alla nuova data di rientro) però il rimborso dipenderá dalle condizioni di polizza e relative massimali e dal rimborso che riceverá dall'aerolinea.

**Lo stato dove mi devo recare in viaggio é affetto da Coronavirus. Posso cancellare il viaggio?**

Se il suo viaggio é stato prenotato prima del 11 di marzo 2020, per casi relazionati con il Coronavirus, può richiedere un rimborso per la cancellazione se il governo ha ufficialmente sconsigliato di viaggiare a quell paese specificatamente.

Normalmente emettiamo rimborsi per cancellazione solo in determinate circostanze elencate in polizza, tuttavia, in questi casi straordinari, le richieste di rimborso saranno prese in considerazione se sono soddisfatti i seguenti punti:

1. Il governo sconsiglia viaggiare nel paese di destinazione del viaggio
2. La polizza assicurativa include copertura per cancellazione e rientro anticipato
3. Si abbia già contattato l'aerolinea e/o il fornitore del viaggio per cambiare le date, richiedere un rimborso/credito di viaggio e sia stato rifiutato
4. La sua vacanza e assicurazione sia stata comprata prima della data in cui il governo del suo paese ha sconsigliato di intraprendere viaggi nel paese di destinazione

Nota importante: Tutte le richieste di rimborso sono soggette alla validazione. Si ricordi di verificare "termini e condizioni" contrattuali.

**Non voglio piú viaggiare perché ho paura del virus. Posso cancellare il viaggio?**

La scelta di non viaggiare non é coperta dai termini di polizza

**Cosa succede se il mio medico sconsiglia di viaggiare in un area affetta da Coronavirus perché sono una persona vulnerabile al virus?**

Deve in primo luogo contattare l'aerolinea o il fornitore del viaggio e successivamente mettersi in contatto con noi prima della data della sua partenza.

Se il suo viaggio é stato prenotato prima dell'11 Marzo, potrebbe ricevere un rimborso se può fornirci un certificate del suo medico dove le raccomanda di non viaggiare in un area affetta da coronavirus.

Se é incinta, anziano o ho ha una storia medica complicata, considereremo la sua richiesta di rimborso con una valutazione specifica.

**In quali circostanze posso essere rimborsato se cancello il mio viaggio?**

Considereremo richieste di rimborso per i clienti che:

Dovrebbero recarsi in viaggio in paesi dove il governo ha sconsigliato viaggiare

Dovrebbero recarsi in paesi dove é in vigore una quarantena

Hanno perso il volo a causa della quarantena obbligatoria

Hanno una certificate medico in cui il dottore gli sconsigli viaggiare a causa della sua situazione medica

Non considereremo le richieste di rimborso nelle quali l'aerolinea o l'hotel provvederanno a un rimborso o a un credito di viaggio.

Tutte le richieste di rimborso sono soggette alla validazione. Si ricordi di verificare "termini e condizioni" contrattuali.

**Devo viaggiare per assistere a un evento sportivo / concerto / parco divertimenti che però é cancellato o chiuso per il Coronavirus. Posso cancellare il mio viaggio?**

Potremmo essere in grado di rimborsarle la cancellazione del suo viaggio se il suo volo é stato cancellato o il governo ha sconsigliato di viaggiare nel paese di destinazione.

La invitiamo a verificare i termini di polizza.

**Sono coperto se contraggo il Coronavirus durante il mio viaggio?**

Se si ammala mentre é in viaggio e la sua polizza prevede copertura medica, le spese mediche all'estero saranno coperte (a condizione che l'assicurazione sia valida). La invitiamo a verificare i termini contrattuali.

Nel caso si ammalasse in viaggio la invitiamo a contattare l'assistenza medica attiva 24 ore su 24 al numero che trova sul retro della sua carta.

**Sono in quarantena in un hotel, devo pagare il conto?**

Se il suo viaggio é stato prenotato prima dell'11 Marzo 2020 e mentre viaggiava é stato messo in quarantena nel suo hotel sotto ordine medico per almeno 48 ore, l'assicurazione pagherá per la stanza fino al massimale di polizza.

Se ha pagato anticipatamente per escursioni o attività che non può fare a causa della quarantena, la compenseremo fino al relativo massimale di polizza (La invitiamo a verificare le condizioni contrattuali e i relative massimali).

La invitiamo a contattare l'assistenza medica (attiva 24 ore su 24) al numero che trova dietro alla sua carta. Se il suo viaggio é stato prenotato dopo l'11 marzo la invitiamo a far riferimento ai termini contrattuali.

**Cosa succede se perdo il volo a causa della quarantena?**

Se il suo viaggio é stato prenotato prima dell'11 di marzo e se l'aerolinea o fornitore non hanno potuto riproteggerla su un volo successivo potremmo essere in grado di coprire un volo alternativo sotto le condizioni sopra menzionate.

**Sono coperto se il paese di destinazione rifiuta tutti i cittadini della mio paese e li blocca alla frontiera?**

Quando é in vigore un divieto, che sia da parte del governo o da parte di un organismo competente, se la copertura per cancellazione e rientro anticipato é valida secondo le condizioni di polizza, le richieste di rimborso verranno considerate.

**Ho prenotato un viaggio nel mio paese di residenza. Sono coperto se la regione in cui dovrei andare é messa in quarantena?**

Se un organismo competente mette in quarantena una regione, può inviare una richiesta di rimborso, termini e condizioni permettendo. In risposta alla pandemia del Coronavirus, la copertura per cancellazione per destinazioni nelle quali vige una quarantena imposta dal governo o un organismo competente verrà considerata.

**Sono coperto se voglio rientrare dal mio viaggio perché un familiare ha contratto il coronavirus nel mio paese di residenza?**

Considereremo la sua richiesta di rimborso caso per caso. Alcune polizze prevedono copertura in caso in cui un “parente stretto”, come definito in polizza, venga ricoverato o, tristemente, venga a mancare. Quasi sicuramente non c’è copertura nel caso in cui il parente non venga ricoverato.

**Aprire una richiesta di rimborso**

Puó aprire una richiesta di rimborso online in qualunque momento – La preghiamo di visitare il seguente indirizzo: <https://claimsform.axa-travel-insurance.com/>

In alternaiva puó scriverci al seguente indirizzo mail: [gestione.italiana@axa-assistance.es](mailto:gestione.italiana@axa-assistance.es)

## NLD: Coronavirus (Covid-19) Reisingemakken advise

(per 16 Maart 2020)

De onderstaande algemene informatie is bedoeld om klanten aanwijzingen en geruststelling te geven met betrekking tot de COVID-19-pandemie. Klanten moeten de Algemene voorwaarden van de reispolis controleren, aangezien er mogelijk uitsluitingen zijn met betrekking tot een pandemie of bekend evenement, wat betekent dat er geen of beperkte dekking is onder de reispolis. De begeleidingsinformatie is zo nauwkeurig en actueel mogelijk, maar de verzekeraar neemt de uiteindelijke beslissing / beoordeling van de claims van individuele klanten.

### **Wat moet ik doen als ik een claim moet indienen?**

U kunt te allen tijde uw claim online indienen via <https://claimsform.axa-travel-insurance.com/>

Daarnaast kunt u ook altijd een email sturen naar [axanederlands@axa-assistance.es](mailto:axanederlands@axa-assistance.es)

### **Welke landen zijn aangetast?**

De uitbraak is begonnen in de Chinese provincie Hubei en veel landen hebben gevallen gemeld.

U moet de situatie volgen via officiële bronnen, zoals overheidswebsites en de Wereldgezondheidsorganisatie <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

### **De regering adviseert tegen het reizen naar het land van bestemming. Wat moet ik doen?**

Neem contact op met uw luchtvaartmaatschappij of reisaanbieder om uw reis uit te stellen of een restitutie of reistegoed te regelen. De meeste luchtvaartmaatschappijen en hotels bieden nu flexibele annuleringsregelingen en/of reiskredieten aan.

Op 11 maart 2020 heeft de WHO het coronavirus tot een pandemie verklaard. Veel regeringen hebben het reizen van en naar hun land beperkt sinds het uitbreken van de ziekte. Als uw reis vóór 11 maart 2020 is geboekt en/of begonnen, kunt u mogelijk een claim indienen. Controleer uw polis en neem contact met ons op via het getoonde nummer.

Als de overheid alle reizen afraadt, bent u niet gedekt als u ervoor kiest om te reizen. Als de overheid alle essentiële reizen afraadt, bent u alleen verzekerd als uw reis essentieel is. (Essentiële reizen kunnen dringende familie- of zakelijke verplichtingen omvatten, waarbij de omstandigheden van persoon tot persoon verschillen).

### **Ik ben nu op reis en mij terugvlucht in geannuleerd. Wat moet ik doen?**

Als u een pakketreis heeft geboekt, moet uw touroperator voor alternatief vervoer zorgen.

Als u een onafhankelijke reiziger bent, moet u contact opnemen met uw luchtvaartmaatschappij om uw vlucht opnieuw te plannen of een terugbetaling te regelen. Mogelijk moet u zelf een ander vliegtuig, andere trein, bus of boot boeken.

Als u een annulerings- / inperkingsdekking heeft, kunt u mogelijk een beroep doen op uw reisverzekering om een deel van de kosten te dekken die u maakt (bijvoorbeeld als u uw accommodatie moet uitbreiden naar uw nieuwe vertrekdatum), maar uw vergoeding is afhankelijk van uw verzekeringsvoordelen en de limieten en terugbetaling van uw luchtvaartmaatschappij.

### **Het land van bestemming is aangetast door het virus. Kan ik mijn reis annuleren?**

Als uw reis vóór 11 maart 2020 is geboekt, kunt u voor situaties die resulteren in annulering als gevolg van Coronavirus, mogelijk een annuleringsverzoek indienen als de overheid afraadt om naar uw land van bestemming te reizen.

Wij vergoeden annuleringen meestal alleen onder bepaalde omstandigheden; in deze buitengewone omstandigheden worden claims echter overwogen als aan de onderstaande 3 punten is voldaan:

1. De regering raadt af om naar de geboekte bestemming te reizen.
2. De verzekering heeft een annulerings- en inperkingsdekking inbegrepen.
3. De vakantieganger heeft al contact opgenomen met zijn luchtvaartmaatschappij of reisaanbieder om de residata te wijzigen of een terugbetaling te regelen of om een reistegoed te ontvangen en is daar niet in geslaagd.
4. Uw vakantie- en / of verzekeringspolis is gekocht voordat de overheid afraadde om naar uw bestemming te reizen of uw regering afraadde om vanuit uw eigen land te reizen.
5. Uw polis bevat geen epidemie of pandemie-uitsluiting

Let op: Alle claims zijn onder voorbehoud van validatie. Controleer de algemene voorwaarden van uw polis.

### **Ik wil niet meer reizen naar het buitenland omdat ik bang ben in aanraking te komen met het virus. Mag ik annuleren?**

Het niet meer willen reizen valt niet onder de voorwaarden van uw verzekering.

### **Wat als mijn huisarts afraadt te reizen naar een gebied waar coronavirus heerst vanwege het feit dat ik kwetsbaarder bent voor het virus?**

U moet nog steeds eerst contact opnemen met uw luchtvaartmaatschappij of reisaanbieder en dan contact met ons opnemen - vóór uw geplande vertrekdatum.

Als uw reis vóór 11 maart is geboekt, kunt u mogelijk een claim indienen als u een verklaring van uw arts kunt overleggen met vermelding van hun aanbeveling om naar een getroffen gebied te reizen. Als u zwanger, bejaard of een medische aandoening heeft, zullen wij uw claim geval per geval beoordelen.

### **Onder welke omstandigheden krijg ik vergoeding indien ik mijn reis annuleer?**

Wij behandelen claims van klanten die:

1. op reis zijn op een locatie waarvoor de overheid mensen heeft aangeraden die te vermijden
2. moeten reizen naar een locatie die is vergrendeld
3. hun vlucht missen vanwege verplichte quarantaine
4. een doktersverklaring hebben die reizen afraadt vanwege hun medische toestand

Wij zullen geen claims behandelen wanneer de luchtvaartmaatschappij of het hotel een beleid heeft om restitutie of reistegoed te verstrekken.

Alle claims zijn onderhevig aan beoordeling. Controleer de algemene voorwaarden van uw polis.

### **Ik reis om deel te nemen aan een sportevenement / concert / attractiepark maar deze is geannuleerd of gesloten vanwege het coronavirus. Kan ik mijn reis annuleren?**

We kunnen uw claim voor annulering van uw reis mogelijk beoordelen als u niet kunt reizen omdat uw vlucht is geannuleerd of als de overheid afraadt om naar uw bestemming te reizen. Controleer de algemene voorwaarden van uw polis.

**Ben ik gedekt indien in ziek word met coronavirus tijdens mijn reis?**

Als u tijdens uw vakantie ziek wordt en medische dekking heeft, worden uw medische kosten in het buitenland vergoed, mits de verzekering geldig is. Controleer uw algemene voorwaarden. Neem in dit geval contact op met uw 24-uurs medische assistentieteam voor begeleiding door het nummer op de achterkant van uw kaart te bellen.

**Als ik in quarantaine moet blijven in een hotel, moet ik dan voor de kamer betalen?**

Als uw reis vóór 11 maart 2020 is geboekt en terwijl u weg bent, bent u op doktersvoorschrift gedurende ten minste 48 uur beperkt tot uw hotel, dan betalen wij voor de kamer, tot de beleidslimiet. Als u vooraf betaald heeft voor excursies of activiteiten die u niet kunt doen vanwege uw quarantaine, vergoeden wij dat tot een bepaald bedrag (raadpleeg uw Algemene voorwaarden voor uw polislimiet). Neem in dit geval contact op met uw 24-uurs medische assistentieteam voor begeleiding door het nummer op de achterkant van uw kaart te bellen. Als uw reis na 11 maart is geboekt, controleer dan uw algemene voorwaarden.

**Wat als ik mijn vlucht mis vanwege quarantaine?**

Als uw reis vóór 11 maart is geboekt en uw luchtvaartmaatschappij of reisaanbieder u niet op een latere vlucht kan boeken, kunnen wij mogelijk een alternatieve vlucht dekken volgens de hierboven beschreven voorwaarden.

**Ben ik gedekt als een land een algeheel verbod oplegt aan burgers uit mijn land om hun land te betreden mij afwijzen aan de grens?**

Als er officieel advise/verbod is, hetzij van de overheid of van een andere regelgevende instantie en als de annulerings- en inperkingsdekking geldig is onder de dekkingsvoorwaarden, worden claims op deze basis in behandeling genomen.

**Ik heb een vakantie in mijn eigen land geboekt. Ben ik gedekt als de regio die ik ga bezoeken is afgesloten?**

Als een regelgevende instantie een regio afsluit, kunnen vakantiegangers een claim indienen, mits de voorwaarden dit toelaten. Als reactie op de Covid-19-uitbraak zou een annuleringsdekking voor bestemmingen onder het verbod van de regering of wettelijke vergrendeling voor kwalificerende reizen worden overwogen.

**Ben ik gedekt om mijn reis te bekorten als een familielid in mijn thuisland besmet is?**

We zullen uw claim per geval beoordelen. Sommige polissen bieden dekking als 'naaste familieleden', zoals gedefinieerd in uw polis, in het ziekenhuis zijn opgenomen of helaas zijn overleden. Dekking is hoogst onwaarschijnlijk voor gevallen waarin het geïnfecteerde familielid poliklinisch wordt behandeld.

**Een claim maken.**

U kunt te allen tijde uw claim online indienen via <https://claimsform.axa-travel-insurance.com/>

Daarnaast kunt u ook altijd een email sturen naar [axanederlands@axa-assistance.es](mailto:axanederlands@axa-assistance.es)



## CZE: Coronavirus (COVID-19) Travel Disruption Advice

(as at 19 March 2020)

Here at AXA Travel Insurance, we are doing the best we can to make sure we are looking after our customers at this difficult time.

On the 11<sup>th</sup> March 2020, the World Health Organisation (WHO) declared the coronavirus (COVID-19) has reached pandemic status.

Our travel insurance policies are designed to protect you against the unexpected, so they can't provide cancellation cover for events that could reasonably be expected to cause a claim. Because of this

We are asking our customers to check the Terms and Conditions of their policy, as there may be an exclusions in relation to a Pandemic or 'Known event', which means there is no or restricted cover under the policy after the 11<sup>th</sup> March 2020. The guidance information is as accurate and up-to-date as possible but we as the insurer will make the final decision/assessment of individual customer's claims.

The following general information is intended to give guidance and reassurance to our customers in relation to the COVID-19 pandemic.

### **What should I do if I need to make a claim?**

You can make a claim online at any time – please visit <https://claimsform.axa-travel-insurance.com/>

Alternatively, you can write to us at [claims.travel@axa-assistance.cz](mailto:claims.travel@axa-assistance.cz)

### **Which countries are affected?**

The outbreak started in the Chinese province of Hubei and many countries have reported cases.

You should monitor the situation through official sources, such as Government websites and the World Health Organization ('WHO') <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

### **The Government is advising against travelling to my destination. What should I do?**

You should contact your airline or travel provider to postpone your trip or arrange a refund or travel credit. Most airlines and hotels are now providing flexible cancellation arrangements or travel credits.

On 11<sup>th</sup> March 2020, the WHO declared the Coronavirus a Pandemic. Many Governments have restricted travel to and from their countries since the outbreak began. If your trip was booked and began prior to the 11<sup>th</sup> March 2020, you may be able to make a claim. Please check your Terms and Conditions.

The Government advises against all travel due to Covid 19, you will not be covered if you do choose to travel. If the Government advises against all but essential travel, you will only be covered if your travel is essential. (*Essential travel could include urgent family or business commitments with circumstances differing from person to person*)

**I am on a trip and my flight back has been cancelled. What should I do?**

If you booked a package holiday, your tour operator should provide alternative transport.

If you are an independent traveller, you should contact your airline to reschedule your flight or arrange a refund. You may have to book another plane, train, coach or boat yourself

If you have Cancellation/Curtailment cover, you may be able to claim on your travel insurance to recover some of the costs you incur (for instance, if you need to extend your accommodation to your new departure date) but your compensation will depend on your insurance benefits, its limits, and the value of any refund you receive from your airline.

**The country I am due to visit is affected. Can I cancel my trip?**

If your trip was booked prior to 11<sup>th</sup> March 2020, for scenarios resulting in cancellation due to Coronavirus, you can claim for cancellation if the Government advises against travel to your precise destination.

We usually compensate for cancellations only under certain circumstances; however, in these extraordinary circumstances, claims will be considered if the below 4 points are met:

1. The Government advises against travel to the booked destination.
2. The insurance policy includes cancellation & curtailment cover.
3. The holidaymaker has already contacted their airline or travel provider to change dates or arrange a refund or to receive a travel credit and have been unsuccessful.
4. Your holiday and insurance policy was purchased prior to the Government advising against travelling to your destination or your Government advising against travelling from your home country.
5. Your policy does not include an epidemic or pandemic exclusion

Please note: All claims are subject to validation. Please check the Terms and Conditions of your policy.

**I no longer want to travel abroad because I am worried about the spread of the virus. May I cancel?**

You no longer wishing to travel is not a valid claim under the terms of your insurance.

**What if my Medical Practitioner advises against travelling to an affected area because I am more vulnerable to the virus?**

You still need to contact your airline or travel provider first, and then get in touch with us – before your planned departure date.

If your trip was booked prior to 11<sup>th</sup> March, you may be able to make a claim if you're able to provide certification from your medical practitioner's stating their recommendation against travelling to an affected area.

If you're pregnant, elderly or have a medical condition, we will consider your claim on a case-by-case basis.

**Under what circumstances can I be compensated if I cancel my trip?**

Subject to your specific Terms & Conditions, we will consider claims from customers who:

1. are due to visit a location the Government has asked people to avoid
2. are due to travel to a location that is in lock-down
3. miss their flight because of compulsory quarantine
4. have a doctor's note advising against travel because of their medical condition.

We will not settle claims where the airline or hotel have a policy in place to provide a refund or travel credit.

All claims are subject to validation. Please check the Terms and Conditions of your policy.

**I am travelling to a sports event / concert / theme park but it is cancelled or closed because of coronavirus. Can I cancel my trip?**

Event cancellation is not a valid claim under the terms of your policy. However, we may be able to compensate your trip cancellation claim if you cannot travel due to your flight being cancelled, or the Government is advising against travelling to your destination.

Please check the Terms and Conditions of your policy.

**Am I covered if I contract coronavirus on holiday?**

Assuming there has been no Government advice not to travel to that country when you booked your trip, if you become ill while on holiday and have Medical cover, your medical expenses abroad will be covered – on the condition that the insurance is valid. Please check your Terms and Conditions.

In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

**If I am quarantined in a hotel, do I have to pay for the room?**

If your trip was booked prior to 11th March 2020 and your policy also bought prior to that date and whilst away, you are confined to your hotel under doctor's orders for at least 48 hours, we will pay for the room, up to the policy limit. If you paid in advance for excursions or activities that you cannot do because of your quarantine, we will compensate for that, up to a certain amount (please refer to your Terms & Conditions for your policy limit). In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card. If your trip was booked after 11th March, please check your Terms & Conditions.

**What if I miss my flight because of quarantine?**

If your trip was booked before 11th March and your policy also bought before that date, if your airline or travel provider cannot book you on a later flight, we may be able to cover an alternative flight under the Terms and Conditions detailed above.

**Am I covered if a country implements a blanket ban on citizens from my country entering it and turns them away at the border?**

When official advice is in place, either from the Government or from another regulatory body, if cancellation & curtailment cover is valid under the Terms & Conditions of cover, claims will be considered on this basis.

**I have booked a holiday in my own country. Am I covered if the region I'm due to visit is placed into lockdown?**

If a regulatory body placed a region into lockdown, holidaymakers could submit a claim, Terms and Conditions permitting. In response to the COVID-19 outbreak, cancellation cover for destinations under Government ban or regulatory lockdown for qualifying trips would be considered.

**Am I covered to curtail my trip if a family member is infected in my home country?**

We will consider your claim on a case-by-case basis. Some policies provide cover if “close relatives”, as defined on your policy, have been admitted to hospital or have sadly passed away. Coverage is highly unlikely for cases in which the infected relative is being treated as an outpatient.

**Making a claim.**

You can make a claim online at any time – please visit <https://claimsform.axa-travel-insurance.com/>

Alternatively, you can write to us at [claims.travel@axa-assistance.cz](mailto:claims.travel@axa-assistance.cz)

## FIN: Coronavirus (Covid-19) aiheuttamat häiriötilanteet matkasi aikana

(päivätty 16.3.2020)

Alla löydät vastauksia Covid-19 pandemian aiheuttamiin matkavakuutuksiin liittyviin yleisimmin esitettyihin kysymyksiin. Tutustu huolellisesti matkavakuutuksesi ehtoihin: mitä tilanteita vakuutuksesi korvaa ja myös korvausten rajoituksiin. Ohjeistuksia saatetaan tarvittaessa päivittää, ja viime kädessä matkavakuutuksen myöntäjä tekee lopullisen korvauspäätöksen tilannekohtaisesti.

### Miten voin tehdä korvaushakemuksen?

Hakemuksen voi tehdä koska vain internetissä osoitteessa

<https://claimsform.axa-travel-insurance.com>

Vaihtoehtoisesti voit kirjoittaa meille sähköpostia osoitteella [clp.fi.travelinsurance@partners.axa](mailto:clp.fi.travelinsurance@partners.axa)

### Mihin maihin häiriötilanteet vaikuttavat?

Useat maat ovat raportoineet tartunnoista. Seuraa tilannetta viranomaislähteistä, esimerkiksi hallitusten ja WHO:n (World Health Organization) omilta sivuilta.

WHO:n linkki: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

### Hallitus ohjeistaa olemaan matkustamatta matkakohteeseeni. Mitä minun pitäisi tehdä?

Ota yhteys lentoyhtiöosi tai matkanjärjestäjääsi siirtääksesi matkaa tai saadaksesi maksun palautuksen tai vaihtoehtoisen hyvityksen. Useimmat lentoyhtiöt ja hotellit tarjoavat tässä tilanteessa joustavia peruutusehtoja ja hyvityksiä.

WHO julisti 11.3.2020 Coronaviruksen pandemiaksi. Useat valtiot ovat rajoittaneet matkustamisen maastansa tai maahansa tämän jälkeen. Mikäli matkasi oli varattu tai se alkoi ennen 11.3.2020, voit tehdä korvaushakemuksen. Tarkista matkavakuutusehtosi, ja ota tarvittaessa yhteyttä meihin.

Mikäli hallitus on ohjeistanut välttämään kaikkea matkustamista, ja päätät siitä huolimatta lähteä matkalle, ei matkavakuutusturvasi ole voimassa. Mikäli hallitus on ohjeistanut välttämään kaikkia muita kuin välttämättömiä matkoja, on vakuutusturvasi voimassa vain välttämättömiksi katsotuilla matkoilla (esimerkiksi kriittinen perhetilanne tai liikematka).

### Olen matkalla ja paluulentoni on peruttu. Mitä minun pitäisi tehdä?

Mikäli olet seura- tai pakettimatalla (lento + hotelli), tulee matkanjärjestäjän tarjota korvaava paluukuljetus.

Mikäli olet omatoimimatalla sinun tulee ottaa yhteyttä lentoyhtiöosi siirtääksesi paluulentosi tai saadaksesi hyvityksen. Joudut mahdollisesti tekemään uuden lento-, juna-, bussi- tai laivavarauksen itse.

Mikäli sinulla on matkavakuutuksessasi peruutus-, matkan keskeytys- tai matkan myöhästymisturva, voit hakea mahdollisesti joitain korvauksia sen kautta (esimerkiksi paluusi myöhäistämisestä aiheutuneita lisäkustannuksia majoituksen osalta). Korvauksen maksaminen riippuu korttisi matkavakuutusehdoista, ehtojen rajoituksista ja lentoyhtiöltä saamastasi hyvityksen määrästä.

### Matkakohteessani on totettu tartuntoja, voinko peruuttaa matkani?

Voit hakea korvauksia mikäli matkasi oli varattu ennen 11.3.2020, kohteessa on viruksen aiheuttamia rajoituksia ja hallitus on ohjeistanut olemaan matkustamatta tähän kohteeseen. Matkavakuutus kattaa peruutukset normaalisti vain ehdoissa mainituissa tilanteissa, mutta näissä poikkeuksellisissa olosuhteissa korvauksia voidaan harkita, mikäli alla olevat seikat toteutuvat:

1. Hallitus on ohjeistanut olemaan matkustamatta varaamaasi matkakohteeseen
2. Matkavakuutuksesi sisältää peruutus- tai matkan keskeyttämisturvan
3. Matkustaja on jo ollut yhteydessä lentoyhtiöön tai matkanjärjestäjään matkan siirtämiseksi tai korvauksen hakemiseksi, ja saanut vahvistuksen siitä ettei kaikkia kustannuksia palauteta.
4. Matkasi ja matkavakuutuksesi on hankittu ennen hallituksen ohjeistusta matkakohteeseen menon välttämisestä tai kotimaasta poistumisesta.
5. 5. Vakuutuksessasi ei ole epidemian tai pandemian poissulkevaa ehtoa

Huomioi, että kaikki korvaushakemukset käsitellään tapauskohtaisesti. Tutustu huolellisesti matkavakuutuksesi ehtoihin.

### **Olen huolissani viruksen leviämisestä, enkä enää halua matkustaa. Voinko perua matkani?**

Haluttomuus lähteä matkalle ei ole korvauseruste.

### **Lääkäri neuvoo minua olemaan matkustamatta, sillä kuulun riskiryhmään.**

Ota ennen lähtöpäivää yhteyttä lentoyhtiöosi tai matkanjärjestäjäsi, ja selvitä mahdollisen hyvityksen määrä. Mikäli matkavarauksesi on tehty ennen 11.3.2020, ja sinulla on lääkärintodistus jossa matkustamista ei suositella, voit tehdä korvaushakemuksen.

Mikäli olet raskaana, yli 70-vuotias tai kuulut terveydentilasi vuoksi riskiryhmään käsittelemme hakemuksesi tapauskohtaisesti.

### **Millaisissa peruutustilanteissa voin saada korvauksia?**

Korvaushakemukset arvioidaan seuraavasti:

1. Onko matkakohteeseen matkustusrajoituksia
2. Onko matkakohde sulkenut rajansa
3. Onko lähtö estynyt pakollisen karanteenin vuoksi
4. Onko lääkärintodistus, jossa maininta matkustamisen esteellisyydestä terveydentilan vuoksi

Korvauksia ei makseta, mikäli lentoyhtiö tai hotelli on tarjonnut takaisinmaksua tai hyvitystä.

Korvaushakemukset käsitellään tapauskohtaisesti. Tutustu huolellisesti matkavakuutuksesi ehtoihin.

### **Olen matkustamassa urheilutapahtumaan/ konserttiin/ teemapuistoon, mutta tapahtuma on peruttu tai paikka on suljettu koronaviruksen vuoksi. Voinko perua matkani?**

Voit mahdollisesti saada korvauksen, mikäli lentosi on peruttu tai hallitus on ohjeistanut välttämään matkustamista kohteeseen. Tutustu huolellisesti matkavakuutuksesi ehtoihin.

### **Korvaako vakuutus, jos sairastun virukseen matkani aikana?**

Mikäli vakuutukseesi sisältyy sairaanhoitoturva korvataan matkan aikana annettu sairaanhoito vakuutusehtojen mukaisesti. Tutustu matkavakuutuksesi ehtoihin.

Mikäli sairastut äkillisesti matkasi aikana, ota yhteyttä 24/7 palvelevaan matkahätäkeskukseen (Global Assistance), jonka yhteystiedot löytyvät matkavakuutusehdoistasi tai luottokortistasi.

### **Jouduin karanteeniin hotelliin, pitääkö minun maksaa huoneeni?**

Mikäli matkasi oli varattu ja vakuutus hankittu ennen 11.3.2020, ja joudut lääkärin määräämään karanteeniin hotelliin vähintään 48 tunniksi, maksaa vakuutus huoneesi korvausehtojen mukaisesti.

Mikäli olit ostanut etukäteen retkiä tai aktiviteettejä, joita et karanteenin vuoksi pääse käyttämään etkä saa niistä takaisinmaksua, korvaa vakuutus kustannukset korvausrajojen puitteissa.

Ota yhteyttä 24/7 palvelevaan matkahätäkeskukseen (Global Assistance), jonka yhteystiedot löytyvät matkavakuutusehdoistasi tai luottokortistasi.

Mikäli matkasi varattiin 11.3.2020 jälkeen, käsitellään korvaushakemuksesi vakuutusehtojen määrittelemissä rajoissa

#### **Mitä jos en pääsen lennolle karanteenin takia?**

Jos matkasi on varattu ja vakuutus hankittu ennen 11.3.2020, ja jos lentoyhtiö tai matkanjärjestäjä ei tarjoa myöhempää lentoa tilalle, voitte hakea korvausta vaihtoehtoisesta lennosta ylempänä kuvattujen ehtojen mukaisesti.

#### **Mitä, jos menetän lentoni karanteenin johdosta?**

Mikäli matka oli varattu ennen 11.3.2020 eikä lentoyhtiö tai matkanjärjestäjä voi uudelleenreitittää sinua, saattaa matkavakuutuksesi korvata vaihtoehtoisen lennon kustannukset mikäli aiemmin yllä mainitut edellytykset täyttyvät.

#### **Korvaako vakuutus jos lähtömaastani tulevat matkustajat pysäytetään ja käännytetään kohdemaan rajalla hallituksen asettamien rajoitusten vuoksi?**

Kun kielto on tullut hallituksen tai muun viranomaisasetuksen pohjalta ilman että olit saanut siitä etukäteen tietoa, sinulla voi olla mahdollisuus hakea korvauksia, mikäli matkavakuutuksesi sisältää peruutus- tai matkan keskeytymisturvan. Huomaa, että olet itse vastuussa kohdemaan rajoitusten seuraamisessa.

#### **Voinko keskeyttää matkani, jos perheenjäseneni saa tartunnan kotimaassani?**

Korvaukset käsitellään tilannekohtaisesti. Jotkut matkavakuutukset tarjoavat matkan keskeytysturvan mikäli 'lähiomainen', kuten se matkavakuutusehdoissa määritellään, on joutunut sairaalahoitoon tai menehtynyt.

Korvauksia ei todennäköisesti makseta, mikäli tartunnan saanut omainen on kotihoidossa.

#### **Korvaushakemuksen tekeminen:**

Voit tehdä hakemuksen koska vain internetissä osoitteessa: <https://claimsform.axa-travel-insurance.com/>

Voit myös lähettää meille sähköpostia osoitteella [clp.fi.travelinsurance@partners.axa](mailto:clp.fi.travelinsurance@partners.axa)

## NOR: Koronavirus (covid-19)– informasjon om reise og koronavirus

(per 16. mars 2020)

Informasjonen nedenfor har til hensikt å gi veiledning og forsikring til kunder i forbindelse med pandemien COVID-19. Vi ber kundene sjekke vilkårene for deres forsikrings avtale, etter som der kan være unntak i forhold til pandemier eller kjent situasjon, dette tilsier at det er ingen eller begrenset dekning i forsikringen. Informasjonen er så presis og oppdatert som mulig, men endelig beslutning/vurdering vedrørende krav fra enkeltkunder gjelder i henhold til forsikringsselskapets vurdering av skjønn.

### **Korleis kan jeg opprette en forsikrings sak?**

Du kan opprette en forsikrings sak på internett når som helst på denne siden:

<https://claimsform.axa-travel-insurance.com/>

Alternativt kan du sende en epost til oss på: [clp.no.reiseforsikring@partners.axa](mailto:clp.no.reiseforsikring@partners.axa)

### **Hvilke land gjelder det?**

Utbruddet startet i den kinesiske provinsen Hubei, og mange land har rapportert om tilfeller. Du bør følge med på situasjonen gjennom offentlige instanser, som regjeringens nettsider og Verdens helseorganisasjon (WHO)

### **Regjeringen fraråder å dra til reisemålet jeg planlegger å dra til. Hva gjør jeg?**

Du bør kontakte flyselskapet eller reiseselskapet ditt og be om utsettelse av turen, tilbakebetaling eller reisekreditt. De fleste flyselskaper og hoteller tilbyr nå fleksible ordninger for avbestillinger og/eller reisekreditt.

11. Mars 2020, deklarerer WHO Koronaviruset utbruddet som en pandemi. Mange land har i forbindelse med koronavirus utbruddet reiserestriksjoner til og fra deres land. Dersom din reise var bestilt og/eller startet før 11. Mars 2020, kan du ha mulighet til å opprette en forsikrings sak. Vi ber deg sjekke vilkårene for din forsikring og kontakte oss på nummeret for forsikringssaker.

Hvis regjeringen fraråder alle reiser, dekkes du ikke hvis du likevel velger å reise. Hvis regjeringen fraråder alle unødvendige reiser, dekkes du kun hvis reisen er nødvendig.

### **Jeg er på reise og flyturen tilbake er kansellert. Hva gjør jeg?**

Hvis du bestilte en pakketur, bør reiseselskapet tilby alternativ transport.

Hvis du reiser uavhengig av et reiseselskap, bør du kontakte flyselskapet for ombestilling av flyturen eller for å be om en tilbakebetaling. Det er mulig at du må bestille en annen billett på fly, buss eller båt på egen hånd.

Hvis du har forsikring som dekker avbestilling og tidlig hjemreise, er det mulig reiseforsikringen dekker noen av kostnadene du opparbeider deg (for eksempel, hvis du må forlenge oppholdet med en ny avreisedato). Kompensasjonen avhenger imidlertid av forsikringen, hva slags begrensninger den setter og gjeldende tilbakebetaling fra flyselskapet du reiser med.

### **Landet jeg har bestilt billett til har utbrudd av koronavirus. Kan jeg avbestille turen min?**

Alle krav som ender med avbestilling på grunn av koronavirus er gyldige hvis regjeringen fraråder reiser til reisemålet det gjelder.



Normalt gir vi kompensasjon for avbestillinger kun under visse forhold. Under disse ekstraordinære forhold vil krav vurderes hvis disse punktene gjelder:

1. Regjeringen fraråder innreise til reisemålet du har bestilt.
2. Forsikringen dekker avbestilling og tidlig hjemreise.
3. Feriegjesten har allerede kontaktet flyselskapet eller reiseselskapet for å endre dato eller be om en tilbakebetaling eller for å motta reisekreditt og har ikke lyktes.
4. Reisen og forsikringen er kjøpt innen regjeringen frarådet reise til destinasjonen eller innen regjeringen fraråder reise ut av landet.
5. Din forsikring inneholder ingen begrensning i tilfelle av epidemi eller pandemi.

Vær oppmerksom på: Alle krav er med forbehold om godkjenning.

### **Jeg vil ikke lenger reise til utlandet fordi jeg er bekymret over spredningen av viruset. Kan jeg avbestille?**

Forsikringen dekker avbestilling kun hvis regjeringen fraråder innreise til et bestemt land eller område. Forsikringens vilkår og retningslinjer dekker ikke motvilje mot å reise.

### **Hva hvis fastlegen fraråder meg fra å reise til et område med utbrudd fordi jeg er mer utsatt for viruset?**

Hvis du er gravid, aldrende eller har en medisinsk tilstand, håndterer vi ethvert krav som en enkeltsak. Du må kontakte flyselskapet eller reiseselskapet før du henvender deg til oss – før den planlagte avreisedatoen.

### **Hvilke forhold gir kompensasjon hvis jeg avbestiller turen min?**

Vi vurderer krav fra kunder hvis de:

1. har bestilt tur til et reisemål som regjeringen fraråder å reise til
2. har bestilt tur til et stengt reisemål
3. mister flyet fordi de er pålagt karantene
4. har legeerklæring på at de ikke bør reise i henhold til egen medisinsk tilstand.

Vi godkjenner ikke krav i tilfeller der flyselskapet eller hotellet har retningslinjer for tilbakebetaling eller reisekreditt.

Alle krav er med forbehold om godkjenning.

### **Jeg er på vei til et sportsarrangement / konsert / temapark, men det er avlyst eller stengt på grunn av koronavirus. Kan jeg avbestille turen min?**

Vi gir kompensasjon for avbestilling av turen kun hvis du ikke kan reise – hvis flyturen er kansellert eller regjeringen fraråder å dra til reisemålet. Vennligst sjekk vilkårene for din forsikring.

### **Er jeg dekket hvis jeg smittes av koronavirus på ferie?**

Hvis du blir syk på ferie, dekker reiseforsikringen de medisinske kostnadene dine i utlandet – forutsatt at du har en gyldig forsikring. Hvis dette er tilfellet, ringer du kundeservice for å snakke med avdelingen for medisinsk rådgivning, som er tilgjengelig hele døgnet.

### **Er jeg pålagt å betale for rommet hvis jeg sitter i karantene på et hotell?**

Hvis din reise var bestilt før 11.03.2020 og din forsikringspolise var kjøpt før denne dato, gjelder følgende: Vi betaler for rommet – og dekker hele forsikringssummen – hvis du har legeerklæring på at du må oppholde deg på hotellet i minst 48 timer. Vi betaler kompensasjon, opptil et visst beløp, for forhåndsbetalte utflukter eller aktiviteter du ikke kan gjennomføre fordi du sitter i karantene. Hvis dette er tilfellet, ringer du kundeservice for å snakke med avdelingen for medisinsk rådgivning, som er tilgjengelig hele døgnet.

#### **Hva om jeg mister flyet fordi jeg sitter i karantene?**

Hvis din reise var bestilt før 11.03.2020 og din forsikringspolise var kjøpt før denne dato, gjelder følgende: Hvis flyselskapet eller reiseselskapet ikke får deg med på en senere flyavgang, dekker vi en ny flyreise i henhold til ovennevnte vilkår og retningslinjer.

#### **Er jeg dekket av forsikringen hvis et land iverksetter innreiseforbud for norske innbyggere og stopper dem på grensen?**

Hvis regjeringen eller et annet regulerende organ fremlegger offisielle retningslinjer om avbestilling og tidlig hjemreise, vil kravene vurderes i henhold til disse bestemmelsene.

#### **Jeg har bestilt en ferie i mitt eget hjemland. Er jeg dekket hvis området jeg har bestilt billett til er stengt for innreise?**

Hvis et regulerende organ stenger et område, har feriegjester rett til å fremlegge et krav. Som svar på utbruddet av covid-19, vil tilbakebetaling av avbestilling vurderes hvis det gjelder reisemål på regjeringens forbudsliste eller til stengte reisemål.

#### **Har jeg dekning for tidligere hjemreise dersom ett familie medlem blir smittet av korona i mitt hjemland?**

Vi vill vurdere kravene fra sak til sak. Noen forsikringer dekker nær slektning, som er definert i vilkårene, en nær slektning til Forsikrede eller en person som Forsikrede har som hovedformål med sin reise å besøke, blir utsatt for en ulykke eller blir syk før reisen påbegynnes eller under reisen. Dekning er høgst usannsynlig dersom den som er syk blir behandlet hjemme og ikke er innlagt på sjukehus

#### **Opprette en forsikrings sak.**

Du kan opprette en forsikrings sak når som helst på denne siden: <https://claimsform.axa-travel-insurance.com/>

Du kan eventuelt sende oss en epost på: [clp.no.reiseforsikring@partners.axa](mailto:clp.no.reiseforsikring@partners.axa)

## POL: Coronavirus (COVID-19) Travel Disruption Advice

(as at 19 March 2020)

Here at AXA Travel Insurance, we are doing the best we can to make sure we are looking after our customers at this difficult time.

On the 11<sup>th</sup> March 2020, the World Health Organisation (WHO) declared the coronavirus (COVID-19) has reached pandemic status.

Our travel insurance policies are designed to protect you against the unexpected, so they can't provide cancellation cover for events that could reasonably be expected to cause a claim. Because of this

We are asking our customers to check the Terms and Conditions of their policy, as there may be an exclusions in relation to a Pandemic or 'Known event', which means there is no or restricted cover under the policy after the 11<sup>th</sup> March 2020. The guidance information is as accurate and up-to-date as possible but we as the insurer will make the final decision/assessment of individual customer's claims.

The following general information is intended to give guidance and reassurance to our customers in relation to the COVID-19 pandemic.

### **What should I do if I need to make a claim?**

You can make a claim online at any time – please visit <https://claimsform.axa-travel-insurance.com/>

Alternatively, you can write to us at [likwidacjaszkod@axa-assistance.pl](mailto:likwidacjaszkod@axa-assistance.pl)

### **Which countries are affected?**

The outbreak started in the Chinese province of Hubei and many countries have reported cases.

You should monitor the situation through official sources, such as Government websites and the World Health Organization ('WHO') <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>

### **The Government is advising against travelling to my destination. What should I do?**

You should contact your airline or travel provider to postpone your trip or arrange a refund or travel credit. Most airlines and hotels are now providing flexible cancellation arrangements or travel credits.

On 11<sup>th</sup> March 2020, the WHO declared the Coronavirus a Pandemic. Many Governments have restricted travel to and from their countries since the outbreak began. If your trip was booked and began prior to the 11<sup>th</sup> March 2020, you may be able to make a claim. Please check your Terms and Conditions.

The Government advises against all travel due to Covid 19, you will not be covered if you do choose to travel. If the Government advises against all but essential travel, you will only be covered if your travel is essential. (*Essential travel could include urgent family or business commitments with circumstances differing from person to person*)

**I am on a trip and my flight back has been cancelled. What should I do?**

If you booked a package holiday, your tour operator should provide alternative transport.

If you are an independent traveller, you should contact your airline to reschedule your flight or arrange a refund. You may have to book another plane, train, coach or boat yourself

If you have Cancellation/Curtailment cover, you may be able to claim on your travel insurance to recover some of the costs you incur (for instance, if you need to extend your accommodation to your new departure date) but your compensation will depend on your insurance benefits, its limits, and the value of any refund you receive from your airline.

**The country I am due to visit is affected. Can I cancel my trip?**

If your trip was booked prior to 11<sup>th</sup> March 2020, for scenarios resulting in cancellation due to Coronavirus, you can claim for cancellation if the Government advises against travel to your precise destination.

We usually compensate for cancellations only under certain circumstances; however, in these extraordinary circumstances, claims will be considered if the below 4 points are met:

1. The Government advises against travel to the booked destination.
2. The insurance policy includes cancellation & curtailment cover.
3. The holidaymaker has already contacted their airline or travel provider to change dates or arrange a refund or to receive a travel credit and have been unsuccessful.
4. Your holiday and insurance policy was purchased prior to the Government advising against travelling to your destination or your Government advising against travelling from your home country.
5. Your policy does not include an epidemic or pandemic exclusion

Please note: All claims are subject to validation. Please check the Terms and Conditions of your policy.

**I no longer want to travel abroad because I am worried about the spread of the virus. May I cancel?**

You no longer wishing to travel is not a valid claim under the terms of your insurance.

**What if my Medical Practitioner advises against travelling to an affected area because I am more vulnerable to the virus?**

You still need to contact your airline or travel provider first, and then get in touch with us – before your planned departure date.

If your trip was booked prior to 11<sup>th</sup> March, you may be able to make a claim if you're able to provide certification from your medical practitioner's stating their recommendation against travelling to an affected area.

If you're pregnant, elderly or have a medical condition, we will consider your claim on a case-by-case basis.

**Under what circumstances can I be compensated if I cancel my trip?**

Subject to your specific Terms & Conditions, we will consider claims from customers who:

1. are due to visit a location the Government has asked people to avoid

2. are due to travel to a location that is in lock-down
3. miss their flight because of compulsory quarantine
4. have a doctor's note advising against travel because of their medical condition.

We will not settle claims where the airline or hotel have a policy in place to provide a refund or travel credit.

All claims are subject to validation. Please check the Terms and Conditions of your policy.

**I am travelling to a sports event / concert / theme park but it is cancelled or closed because of coronavirus. Can I cancel my trip?**

Event cancellation is not a valid claim under the terms of your policy. However, we may be able to compensate your trip cancellation claim if you cannot travel due to your flight being cancelled, or the Government is advising against travelling to your destination.

Please check the Terms and Conditions of your policy.

**Am I covered if I contract coronavirus on holiday?**

Assuming there has been no Government advice not to travel to that country when you booked your trip, if you become ill while on holiday and have Medical cover, your medical expenses abroad will be covered – on the condition that the insurance is valid. Please check your Terms and Conditions.

In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

**If I am quarantined in a hotel, do I have to pay for the room?**

If your trip was booked prior to 11th March 2020, your policy also bought prior to that date, and whilst away, you are confined to your hotel under doctor's orders for at least 48 hours, we will pay for the room, up to the policy limit. If you paid in advance for excursions or activities that you cannot do because of your quarantine, we will compensate for that, up to a certain amount (please refer to your Terms & Conditions for your policy limit). In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card. If your trip was booked after 11th March, please check your Terms & Conditions.

**What if I miss my flight because of quarantine?**

If your trip was booked before 11th March and your policy also bought before that date, if your airline or travel provider cannot book you on a later flight, we may be able to cover an alternative flight under the Terms and Conditions detailed above.

**Am I covered if a country implements a blanket ban on citizens from my country entering it and turns them away at the border?**

When official advice is in place, either from the Government or from another regulatory body, if cancellation & curtailment cover is valid under the Terms & Conditions of cover, claims will be considered on this basis.

**I have booked a holiday in my own country. Am I covered if the region I'm due to visit is placed into lockdown?**

If a regulatory body placed a region into lockdown, holidaymakers could submit a claim, Terms and Conditions permitting. In response to the COVID-19 outbreak, cancellation cover for destinations under Government ban or regulatory lockdown for qualifying trips would be considered.

**Am I covered to curtail my trip if a family member is infected in my home country?**

We will consider your claim on a case-by-case basis. Some policies provide cover if “close relatives”, as defined on your policy, have been admitted to hospital or have sadly passed away. Coverage is highly unlikely for cases in which the infected relative is being treated as an outpatient.

**Making a claim.**

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