

Travel Insurance

Insurance Product Information Document

Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: COVID-19 Cover (For Virgin Atlantic Passengers)

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is not a full travel insurance policy. It is a COVID-19 Group Insurance Policy held by Virgin Atlantic Ltd for the benefit of (and in trust for) Virgin Atlantic passengers, which helps protect while travelling, for various events relating to Coronavirus such as: medical emergencies; being denied boarding; or being placed in quarantine.



What is insured?

- ✓ **Emergency medical expenses** - hospital fees, repatriation, extra transport and accommodation costs or funeral expenses incurred, if you are taken ill or die on your journey due to contracting coronavirus.
- ✓ **Quarantine and denied boarding cover** - extra transport or accommodation costs, booking amendment fees and refreshments, if you or a travelling companion are held in quarantine by the authorities or being denied boarding on your public transport on suspicion that either of you have contracted, or have been exposed to coronavirus.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ Claim circumstances you were aware of before you booked to fly using a Virgin Atlantic Airways ticket and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims not relating to coronavirus.
- ✗ Claims arising from any epidemic or pandemic except coronavirus.
- ✗ Claims relating to quarantine that has been placed more broadly than an individual basis, such as on a vessel or across a region or nation.



Are there any restrictions on cover?

- ! Cover is only available if you have booked to fly using a Virgin Atlantic Airways ticket (with a ticket number beginning 932) and fly at least once on a Virgin Atlantic operated flight as part of your journey.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

You are covered for travel in any worldwide country, as long as you are booked to fly using a Virgin Atlantic Airways ticket (with a ticket number beginning 932) and fly at least once on a Virgin Atlantic operated flight during your journey.

You will not be covered if you travel to or choose to remain in a country or region where the World Health Organization or any other government or official authority in any country you are traveling from, through or to have advised against all travel or against all but essential travel.



What are my obligations?

- Answer any questions we ask as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

No insurance premium is required. Benefits under the Virgin Atlantic COVID-19 Group Insurance Policy are automatically provided when you book to fly using a Virgin Atlantic Airways flight ticket (with a ticket number beginning with 932) and fly at least once on a Virgin Atlantic operated flight during your journey.



When does the cover start and end?

The policy provides cover while you are travelling on a journey that involves a flight using a Virgin Atlantic Airways ticket (with a ticket number beginning 932) and you have flown at least once on a Virgin Atlantic operated flight during your journey. All cover ends either when you finish your journey or on the 1st April 2021 (which ever is earliest).



How do I cancel the contract?

You may cancel the contract at any time by contacting Allianz Assistance (UK), 102 George Street, Croydon, CR9 6HD United Kingdom. Telephone **020 8239 4030**.

Since no premium is payable for this policy there will be no refund made.