

ERV European Travel Insurance information sheet for COVID-19 coverage

The Federal Department of Foreign Affairs (FDFA) and the Federal Office of Public Health (FOPH) have been issuing different travel advices and warnings. In Switzerland, cantons with areas that have high infection rates can also impose local (partial) lockdowns. Therefore are some travel cancellations or travel incidents due to COVID-19 no longer objectively unexpected or unforeseen. This means, that there is a pre-existing – and in certain cases a non-insured – event for new travel bookings.

The ERV considers it of utmost importance, especially in times of uncertainty, to inform you about the applicable and extensive insurance services and to provide you with a reliable insurance partner for your travel and leisure activities. Below you will find an overview of the worldwide (incl. Switzerland) valid guidelines in connection with the cost-of-cancellation-insurance or the SOS protection.

INSURED EVENTS

If you are unable to start your trip (cost-of-cancellation coverage):

	Events	Examples
I	The costs of your trip, which will emerge due to travel restrictions, are insured as long as you booked the trip and applied for the insurance before the 6th of November 2020 as well as no restrictions have been made at the time of your booking.	You booked a trip on or before the 5th of November 2020 and there were no restrictions relating to your travel at that time. If restrictions apply for your travel destination at the time of departure, the costs of cancelling the trip are covered. A travel restriction is, e.g. a ban of entry, a lockdown at the travel destination or a travel advisory issued by the FOPH. This does not include e.g. cancelled flights or closed hotels.
II	The cost of your trip, if you or a person travelling with you* has been diagnosed with COVID-19 before the planned date of departure, the trip is scheduled to begin and is therefore prevented.	You tested positive for COVID-19 and are still ill and/or infectious at the time of departure and are not able/allowed to travel.
III	The cost of your journey, if you or a person* travelling with you has been quarantined at the time of departure, which has been ordered by an official department.	You were in contact with a person who tested positive for COVID-19 and have been quarantined out of precaution at the planned departure time.

Travel-related incidents (SOS coverage):

	Events	Examples
IV	Medical advice abroad, medical emergency transport and any repatriation costs if you have been diagnosed with COVID-19 abroad.	<ul style="list-style-type: none"> In the event of uncertainty or if you have been diagnosed with COVID-19 you can obtain professional medical advice from our emergency centre. You have been diagnosed with COVID-19 and have to be repatriated as quickly as possible.
V	Additional costs due to an unexpected quarantine obligation during your travel, that has been ordered by an official department – this could be because you have been tested positive for COVID-19 or have not been tested for COVID-19 yourself e.g. in case of contact with a person who has been tested positive.	Additional costs of your accommodation and meals during your mandatory quarantine.
VI	Costs of booked but unused travel services and additional travel costs if you or a person* travelling with you has been diagnosed with COVID-19 and wishes to return home earlier after recovering, due to a doctor's recommendation.**	<ul style="list-style-type: none"> Due to your early departure you are unable to use booked services such as hotel accommodation, excursions, etc. but the services can no longer be cancelled free of charge. You have additional costs due to rebooking or booking a new return trip.
VII	Additional costs for the return journey if you have to shorten your trip due to an unexpected travel restriction.**	You are unable to attend the trip as planned due to e.g.: <ul style="list-style-type: none"> The travel destination is placed on the FOPH quarantine list during your trip. The travel destination closes its borders during your stay.

* There is only one entitlement to benefits if you would have to use the travel services yourself.

** Coverage as per VI and VII applies only to destinations not on the FOPH's list of countries and areas with an increased risk of infection (quarantine list) at the time of departure. You can find details of the quarantine list at: <https://www.bag.admin.ch/bag/en/home.html>

	Events	Examples (not exhaustive)
I	Costs of the trip or rebooking costs that have incurred due to travel restrictions, if the trip was booked on or after the 6th of November 2020.	You cannot attend the trip or cannot attend it as planned as a result of e.g.: <ul style="list-style-type: none"> • Border closures • Entry and exit bans • Amendment to the quarantine list by the FOPH before your departure
II	Any costs before or during the trip resulting from uncertainty or hesitation	You do not wish to attend the trip because you feel that the risk of infection with COVID-19 for the travel destination is too high.
III	All costs for which an entitlement in respect of a service provider exists, e.g. if a flight is cancelled or a hotel closes.	You are entitled to a reimbursement, credit or voucher from a service provider such as <ul style="list-style-type: none"> • Airline • Operator • Package Tour Operator • Tour Operator • Hotel

Once the COVID-19 situation has been eased, you will then find the new valid guidelines on our website: www.erv.ch/coronavirus
Your specific insurance contract and the associated General Conditions of Insurance (GTI) of the European Travel Insurance ERV apply.

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