



Coronavirus latest

*** Please note advice around travel may differ between the government traffic light system and FCDO advice. For example, there may be green, amber and red list countries that do not have FCDO advice against travel in place and others that do. It is important you check if there is any FCDO advice in place for the country you are travelling to as this may impact your cover.**

Please check [the rules in England, Scotland, Wales and Northern Ireland](#) to see what current UK Government Covid-19 restrictions are in your area and the [travel advice](#) for British people travelling abroad.

Before you book a trip or travel, it's essential you check the [entry requirements](#) for any country you are travelling to or will transit through and the [entry requirements](#) for return to the UK. Countries have different entry requirements, for example, you may require a negative Covid test or proof of vaccination. There may also be a requirement for you to quarantine on arrival.

For international travel, you also need to be aware of border closures and travel restrictions abroad. For example, where the UK government has placed a country on the green list, border restrictions may still apply to that country that will stop you from entering. If you book a trip while these restrictions are in place and the restrictions result in you having to cancel your trip, then you will not be covered.

Please be aware, you may not be covered for cancelling your trip depending on what the travel restrictions are at home and abroad at the time you book your trip

If you book a trip whilst FCDO advice against travel is in place, then you will not be covered if you then have to cancel your trip as a result of FCDO advice.

Before making a claim or if your travel provider has changed the terms of your booking, you should first contact your travel or accommodation provider to discuss your options

Refundable costs

Travel insurance covers you for non-refundable costs. Before making a claim, you should first contact your airline, or travel or accommodation provider to find out if they'll refund your money.

If you booked a now-cancelled package holiday, your travel provider must give you a full refund under the Package Travel Regulations 2018. You can also contact your payment provider for a refund if you paid for any part of your trip with a credit or debit card or PayPal, which would mean you have no policy excess to pay. If you're unable to recover your costs, please contact us and we'll consider your claim.

FAQ's

Am I only covered for travel to a destination on the 'green' list?

The traffic light system is more about the implications when you return to the UK after travelling, mainly around the need (or not) to quarantine. Whilst some of the guidance (such as avoiding travel to Amber or Red designated destinations) should also be adhered to as with all government regulations and guidance, it is the advice given by the FCDO that affects whether cover is available.

If the FCDO advises against travel, am I covered to travel?

Aviva Travel Insurance will not cover you if you decide to travel against FCDO advice unless declared to and accepted by Aviva in writing.

If I am unable to return home due to COVID, will my insurance policy extend past my planned return date home?

For anyone stuck abroad who is unable to return to the UK, the policy will automatically extend whilst you are forced to remain. This is on the understanding that the member is following Government advice which is that all UK Citizens should make reasonable attempts to return to the UK as soon as possible

What happens if I test positive for Covid-19 or I'm forced to self-isolate before I travel?

If you are unable to travel due to a positive test or are forced to self-isolate then we will consider a cancellation claim. Most tour operators are now offering free covid cancellation cover so please contact them in the first instance.

What happens if I test positive for Covid-19 or I'm forced to self-isolate whilst on my journey?

If you contract Covid-19 whilst on your journey, you should immediately contact our medical assistance providers CEGA. We will reimburse you for any additional costs for an extended stay including any potential costs of flights due to a positive test, however please note we will not provide indemnity if you are compelled to quarantine due to local regulation as a result of coming into close contact with someone who has Covid.