Before travelling you must follow the advice of the Foreign and Commonwealth Office (FCO) - this will be kept up to date. If you travel against this advice then any cover which may otherwise be available will be invalidated. This is a standard exclusion on the policy.

FCO website https://www.gov.uk/foreign-travel-advice

If as a result of the FCO advice you need to cancel your trip or the airline / travel provider cancels your trip then in the first instance you should contact the airline / travel provider to discuss your options. These options could be: postponing flights / re-arranging to a different destination / refund.

As regards your insurance policy, any cancellation/curtailment/change of itinerary must be as a result of a specified event which is detailed in the policy. The outbreak of a virus/infectious disease is not unfortunately one of the specified events and is therefore not covered.

If you become poorly whilst you are away and require medical treatment and/or need to change your travel arrangements then this should be covered by the travel policy providing you did not travel against the advice of the FCO or governmental body.

If you simply decide that you no longer wish to travel and there is no actual restriction in place for that particular destination this is simply disinclination to travel which is not covered by the policy.

This is an ever evolving situation, please check the FCO website regularly for details of any changes.

If you have an underlying medical condition and your GP advises that you cannot travel on that basis then your claim will be considered subject to medical evidence.

If a situation arises whilst you are on holiday and you are placed into compulsory quarantine by the relevant authorities then it would be usual for the additional cost of travel and accommodation expenses costs incurred to be picked up by the tour operator/local authority. If this is not the case then a claim may be submitted to insurers, receipts should be kept to support your claim. The cost of food and drink is not covered.

If prior to travel you are placed into compulsory quarantine by the relevant authorities, then subject to documentary evidence, a claim may be submitted to for consideration. Where a person simply decides to self-quarantine there is no automatic cover and details should be referred on an individual basis.