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## AIB (NI) Travel Insurance - Coronavirus (Covid-19)

It's important that you know what AIB NI Travel Insurance will and won't cover for Coronavirus (Covid-19) so that you can decide whether this policy meets your needs. If this policy does not meet your needs please contact our Customer Service Team:

### What Coronavirus cover do you have when you're on holiday:

We will cover overseas medical and repatriation (the cost to get you home) expenses as long as the Foreign, Commonwealth and Development Office (FCDO) have not advised against travelling because of Coronavirus.

### What's not covered:

We will not cover cancellation costs (including any pre-booked excursions) if you or someone you're travelling with:

- Contracts Coronavirus before your trip
- Is told to self-isolate by a doctor, the NHS or an educational or child-care setting following the advice of a public health authority and time needed to self-isolate goes past your original departure date (evidence may be required)

We'll also not cover any additional accommodation and travelling home costs you may have if you have to self-isolate on holiday and the period of self-isolation goes past your original return date (for example, if there is an outbreak of Coronavirus in your hotel or resort).

It also won't cover the following:

- You decide not to travel
- Expenses you have because of any country's government travel restrictions, including the UK
- Travel restrictions made by a travel or accommodation provider
- Financial failure of your travel or holiday provider
- The FCDO advising against all travel or all but essential travel because of a Coronavirus outbreak

### Always check before booking a trip

Before booking a trip or travelling, check the FCDO for travel advice. You can check the country you plan to visit to see the latest updates and whether it's safe to travel there. These updates may change regularly and at short notice during this current pandemic. Therefore, we strongly recommend that you check your cancellation rights with your travel provider before booking any overseas holiday.

**For full details of what's covered, including any excesses that may apply, exclusions and product terms and conditions, please read our travel insurance policy documents.**

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