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Coronavirus and your insurance policy – what you need to know

We are updating our clients on advice insurers are providing regarding travel insurance and the Coronavirus outbreak.

On 28 January 2020, the UK [Foreign and Commonwealth Office](#) (FCO) updated their advice to the following:

- Advise against all travel to Hubei Province
- Advise against all but essential travel to the rest of Mainland China including Hong Kong and Macau

The FCO have more recently updated their advice in February 2020 to:

- Advise against all but essential travel to Daegu and Cheongdo in South Korea
- Advise against all but essential travel to ten small towns in Lombardy and one in Veneto in Northern Italy (which have been isolated by Italian authorities)

We have split this guidance note into two sections.

Section A – Shoot Cancellation Guidance

Section B – Travel Insurance Guidance

Shoot Cancellation – Guidance / Common Questions

1. You have a shoot planned in a location where there is a known and significant outbreak.

In this scenario, we would respectfully suggest that where you have shoots organised in affected areas, that you immediately make contingency plans and where possible re-organise shoots to new locations where there is no known outbreak.

2. What insurance is available for shoot cancellation as a result of a member of the crew or cast getting Coronavirus?

At present, in some circumstances we can still provide cover for shoot cancellation. The cover that is available is limited to cancellation as a direct result of a person within the cast or crew contracting the virus. The cover is limited to cancellation as a direct result of the illness of the cast or crew only. This is on the proviso you are not aware that anyone anticipated to be on shoot has the virus. In order to provide a quote, we would need the full details of the shoot, its location, shoot dates and shoot budget.

3. What insurance available for shoot cancellation as result of compulsory isolation and quarantine or cancellation due to the threat of Coronavirus?

Unfortunately, as the coronavirus is now a known event, no insurance companies are providing cover for shoot cancellation as a result of government quarantines/isolation or cancellation due to the threat of Coronavirus. If you are concerned that a government quarantine could affect a shoot, we would suggest you make immediate contingency plans.

Travel Insurance – Guidance

For clients insured with Williamson Carson, it is likely your insurance will be with one of two providers: Alpha or Axa. Both insurers are providing similar advice to the FCO in respect to overseas travel. Below we have provided a high-level overview of the typical stance travel insurers are taking with regards to the coronavirus outbreak.

Do not travel against FCO advice

- Most travel policies do not provide cover to customers under any section if they decide to travel against the advice of the FCO. This would be for 'All travel' and 'All but essential travel' unless the insurers have been contacted in advance and the reasons for travel and cover agreed by them.
- Please be aware all claims are subject to validation. Any policy, trip or expense purchased to an area which is already suffering an outbreak and/or has regulatory advice in place at the time of purchasing of the policy may result in a claim not being considered.

Advice for customers yet to travel

- Check the FCO advice online and follow the guidance provided. If you have any concerns with regard to your destination, please contact our office on 020 8659 5038 or info@shootinsurance.com.
- Customers should contact their airline or tour operator, to enquire about amending their travel plans or obtaining a refund. If you're offered an alternative destination or dates, typically insurers will transfer cover to the new trip. This is provided it is within six months of the original departure date, for the same duration and there is no change in the geographical zone.

Advice for customers already abroad

- If you are considering returning to the UK earlier than originally planned as a result of the viral outbreak, please be aware that most travel insurance policies would not typically cover these circumstances. Customers should contact their travel agent or tour operator for advice and information on the availability of flights home.
- Insurers have advised customers abroad who are in a destination affected by the virus to follow the instructions of the authorities and maintain good hand, respiratory and personal hygiene whilst avoiding visiting animal and bird markets or people who are ill with respiratory symptoms.

What if the hotel or area I am staying in gets quarantined and I am unable to return as planned?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs and/or additional costs incurred.
- Where you have been subject to compulsory quarantine whilst on a trip, you should keep written evidence detailing this and any refunds you have received. In most cases this instance would be covered by your travel insurance; however, please do not hesitate to contact us to discuss further.

We advise all our clients to check the advice for their chosen destination on the following website: <https://www.gov.uk/foreign-travel-advice>.

For up to date information about affected areas please visit *The New York Times* map: <https://www.nytimes.com/interactive/2020/world/asia/china-wuhan-coronavirus-maps.html>

Useful links:

<https://www.gov.uk/government/organisations/foreign-commonwealth-office>

<https://www.gov.uk/foreign-travel-advice>

<https://www.nytimes.com/interactive/2020/world/asia/china-wuhan-coronavirus-maps.html>

<https://www.who.int/health-topics/coronavirus>

Please note the above guidance is for general information purposes and do not claim to be or constitute legal or other professional advice and shall not be relied upon as such. You should contact your insurance broker or company for further information and clarification on the cover present under any policy you have in place.