

Covid-19 Information Sheet – Overseas holidays and foreign travel

This information sheet has been produced by students from BPP's Pro Bono Centre under the supervision of legally qualified staff members. The information contained in this document is accurate as of 8th April 2020.

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Travel restrictions

Can I still travel despite COVID-19?

In order to combat the spread of COVID-19, many countries have imposed entry restrictions on all foreign nationals. Australia, Malaysia and India are among the countries that have these conditions.

Travellers are advised to check the Foreign Office travel information in advance of any international travel to check if restrictions are in place.

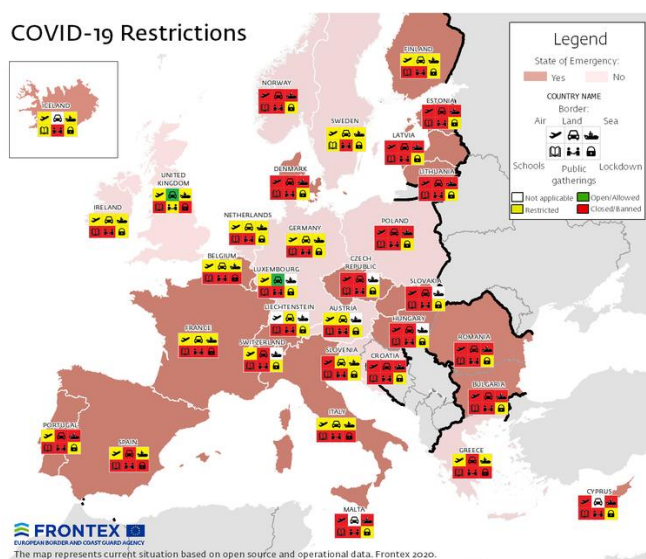
Free movement within Europe

What is 'free movement'?

Free Movement applies to citizens in participating European Union and Schengen Area countries. It allows individuals to travel, work and reside within any participating country freely.

How has COVID-19 changed this?

During the pandemic, free movement must be restricted, albeit not entirely removed, for the safety of the people of Europe. The following infographic, taken from the European Commission website, presents the restrictions taken in most European countries:



A larger version of this map can be found at:

<https://frontex.europa.eu/media-centre/news-release/covid-19-restrictions-4ldY3J>

It is the position of the European Commission that the continued free movement of all workers in critical occupations is imperative, and as such Member States should allow such workers to enter their borders and have unhindered access to their place of work.

In relation to non-workers, Member States must allow their own citizens and EU citizens or third country nationals legally residing on their territory to enter. However, such individuals are strongly encouraged not to travel outside their country of residence. In light of Brexit, it is worth clarifying that UK nationals are still to be treated in the same way as EU citizens until end 2020.

On 16 March 2020, the EU announced a **30-day** temporary travel restriction to all non-essential travel from third countries to the EU+ area, subject to an exemption for nationals of all EU Member States and Schengen Associated States. However, some countries have adopted strict restrictions on movement, including Spain and Italy which introduced complete lockdowns and declared a state of emergency. As such, in relation to Spain for example, 'only British nationals who can prove they are resident in Spain or fall under other limited categories will be allowed to enter Spain. Evidently, British nationals are strongly advised against all non-essential international travel, including within Europe, and if currently abroad they are advised to return to the UK.

Stranded overseas

I am currently overseas and there are no commercial flights. How do I get back to the UK?

The government is working with airlines to help British people who are currently abroad to return to the UK. Special charter flights will operate in some countries to help British tourists and short-term visitors and their families to return to the UK. To see if you are eligible and to find out how to book, see the 'Return to the UK' section at <https://www.gov.uk/foreign-travel-advice>.

What should I do if I do not have enough medications while stranded abroad?

Please contact your travel insurance provider for advice about how to get medical supplies. You may also contact the nearest British Embassy, High Commission or Consulate and they may be able to direct you to the nearest local healthcare facility. With an European Health Insurance Card (EHIC), you can only get emergency or necessary medical care in the EU.

What should I do if my visa is running out?

Some countries have announced that they are extending visas. BPP Pro Bono Centre has produced an Information Sheet for people with Immigration Concerns – more information will be available in that document. Visit the Pro Bono Centre website: <http://probono.bppuniversity.ac.uk/blog/bpp-students-demystify-covid19/>.

Purchasing travel insurance now

Can I still purchase insurance now that I'm on holiday?

You should arrange cover before you set off, but you may be able to buy specialist travel insurance after you've departed. Travel Insurance is intended to cover unforeseen events. The coronavirus is a circumstance known to you. This means that if you are trying to purchase travel insurance now, most providers will not insure

If you decide to extend your holiday, certain providers may allow you to extend. Though, due to the pandemic at the moment, it may cause difficulties. It is best to have bought an

extension before you travel by taking up the optional Travel Disruption Extension as an addition to your policy, though it is currently withdrawn as of midnight, 13th March 2020.

If I cancel my trip, will my travel insurance refund me?

Provided you bought your travel insurance before the FCO issued advice against travelling to your destination, then you're likely to be covered for some costs if you have to cancel your trip, cut it short or rearrange it, though customers should check with their individual providers.

BPP Pro Bono centre has also produced an 'Information for Consumers' factsheet. This looks at how to obtain a refund if you have had to cancel a trip.

What if the day comes and my flight operates as scheduled, but I am unable to go on it?

The fact that the Government advises against all but essential travel means most travel insurance policies should pay foreign trip cancellation claims. Though, the policy now is that you would have to have bought your policy before Coronavirus was declared a pandemic on 11th March 2020.

Will insurance cover travel booked for later in the year

When can I travel with insurance covering for me?

Travel insurance policies purchased from 23rd March 2020 for trips within the UK with a start date before 13th April 2020 will not be valid, and for trips outside of the UK with a start date before 16th April 2020 will not be valid. The government has currently advised against all but non-essential overseas travel 30 days starting from 17th March 2020. This has been extended to 7th May 2020 at the earliest.

If I buy travel insurance now for a holiday I just booked, will it cover me going forward?

Yes, but only if the FCO later advised against travel to the country. Insurance has to have been bought before a country was declared off limits. Purchasing holidays for immediate short term is not advisable due to the uncertainty of the circumstances.

When is the safest time for me to reschedule my holiday?

It is better to cancel your flights and rebook later. The situation is uncertain and it is not possible to predict how it will develop. Check with the airlines as now many airlines have offered to waive cancellation or booking fees.

What if I just decide not to go?

If the FCO hasn't advised against travel and you decide not to go, your travel decision will be classed as "disinclination to travel" - this won't be covered by travel insurance providers.

Generally, insurance cancellation or travel disruption will relate to FCO advice. This will allow the majority of policyholders with cancellation or travel disruption cover in place, to claim for cancelled trips that were already booked and cannot now go ahead.

If I cancel my travel plans can I claim any cancellation costs on my travel insurance?

Travel insurance may cover non-refundable cancellation costs, in specific circumstances. These may include medical advice for you or a member of your group advising against travelling or government advice against travelling. As the FCO has advised against travelling, these costs may be covered depending on your travel insurance policy. Check your travel insurance policy for the scope of cover.

Will my travel insurance cover me if I have to self-isolate and can't travel?

Travel insurers understand that people doing the right thing by self-isolating in line with government and WHO advice may not be able to travel. If you have cancellation cover within your travel insurance, insurers will consider a cancellation claim if you can prove that you need to self-isolate.

Talk to your insurer if you are not sure how to prove that you need to self-isolate. One way to do so, may be to get an isolation note from the NHS website.

Obtaining refunds for cancelled holidays

Will I be able to get a refund for Airbnb that I have already paid in full?

You will either get a refund or issue travel credit for Airbnb reservations made on or before 14 March 2020, with a check-in date between 14 March 2020 and 31 May 2020.

Can I claim if I have used my Visa/Mastercard/American Express debit or credit card?

BPP's 'Information for Consumers' factsheet has more detail about the many different ways to claim a refund.

A Visa/Mastercard/American Express chargeback allows you to dispute a transaction if the service you paid for has not been provided. For payments on a Credit Card, you may be able to claim the money back through the Credit Card guarantee (Section 75 Consumer Credit Act).

Further Information

BPP Pro Bono Centre has produced a series of Factsheets looking at how COVID-19 impacts on a range of different people. All of our factsheets can be viewed on the Pro Bono Centre Blog here: <http://probono.bppuniversity.ac.uk/blog/bpp-students-demystify-covid19/>

Help and Advice

International Air Transport Association

<https://www.iatatravelcentre.com/international-travel-document-news/1580226297.htm>

Cruise Lines International Association

<https://cruising.org/news-and-research/press-room/2020/march/clia-covid-19-toolkit>

Travelhealthpro

<https://travelhealthpro.org.uk/factsheet/92/covid-19-resources>

ABTA-The Travel Association

<https://www.abta.com/news/coronavirus-outbreak>

MoneySavingExpert (Travel insurance claims)

<https://www.moneysavingexpert.com/news/2020/02/coronavirus-travel-help-and-your-rights/>

EU Travel guide

https://ec.europa.eu/home-affairs/news/20200330_covid-19-guidance-implementing-temporary-restriction-non-essential-travel-eu_en

Information and Updates

The UK Government publishes a number of documents and updates as part of the ongoing response to Covid-19. These can be found on the UK Government website here:

<https://www.gov.uk/coronavirus>

Visit <https://www.gov.uk/foreign-travel-advice> for the latest information on travel restrictions

Wellbeing

This is an extremely difficult time for everyone. There is much uncertainty and a lot of anxiety. Along with your physical health, it is important to look after your emotional wellbeing during this period.

If you need support, contact:

Mind - 0300 123 3393 (Monday to Friday, 9am to 6pm) www.mind.org.uk