
Information Regarding “Swine Flu”

We have had several phone calls from customers regarding “Swine Flu”, so we have drawn up a brief guide that we hope will answer any concerns you may have about your Fly-Sure policy at this time.

Firstly, Fly-Sure does **not** have a Pandemic exclusion, that some other policies (as far as we understand) have now applied. What this means is that we are dealing with this, as we would any other illness, under the usual terms and conditions of the policy.

Especially at this time, we cannot stress enough how important it is to ensure that **ALL** people travelling are fully covered under a good travel insurance policy.

If you have concerns or require further information regarding “Swine Flu”, please call the National Pandemic Flu service on 0800 1513100.

Questions & Answers

“What precautions should I take before travelling?”

Ensure that your Fly-Sure policy is valid and that everyone travelling with you is fully covered on this policy or their own insurance. Suitable medication should be taken and also keep an eye on the Foreign Office website at www.fco.gov.uk for up to date information on specific destinations. If the Foreign Office advises against travel to a particular destination, then Fly-Sure will **NOT** cover you should you travel there.

“Does Fly-Sure cover me for “swine flu”?”

As long as the policy starts in advance of any diagnosis, “swine flu” will be treated the same as any other illness, under the normal terms and conditions of the policy.

“I have contracted “Swine Flu” and I am due to travel”

If you travel having knowingly contracted “swine flu”, then Fly-Sure will not cover you for anything related to the symptoms.

“How do I claim in the event of having to cancel my holiday because of this?”

Cancellation claims are being treated by us under the usual terms of the policy, however we have made some concessions on the level of proof required in some cases. This is as follows:-

1. If you have consulted a GP, then we will require the medical certificate to be fully completed on the Claim Form.
2. If the illness has been diagnosed over the phone on the NHS helpline, then we will accept the individual ID number along with the label from the anti – flu medication.

If the holiday is cancelled and it has not been deemed medically necessary to do so, the claim will be denied as we will class this as a disinclination to travel.

“What if the airline denies me boarding?”

Some airlines are refusing to let board those they believe to have contracted “swine flu”. If you are denied boarding you must get a medical certificate from the airline’s medical officer confirming this and request a refund.

Should you subsequently be diagnosed with “swine flu”, we will consider the claim under the terms outlined above. If, following the denial of boarding, you are issued a ‘fit to fly’ certificate then we would look to the airline to make alternative flight arrangements.

“Am I covered for Medical & Curtailment costs if I contract “swine flu” whilst abroad?”

As long as you did not travel with any of the symptoms or a diagnosis or against Foreign Office advice, then normal cover will apply.

“What if I’m Quarantined whilst abroad?”

The Assistance Company should be contacted immediately. If “swine flu” has been diagnosed, the medical bills and related expenses will be considered under the normal terms of the policy.

It’s important to remember that in most cases, “swine flu” only causes mild symptoms, but caution should still be practised as always, at all times. We still recommend that you carry your EHIC whilst travelling in Europe.

Should you have any further queries, then please email us on fly-sure@marcushearn.co.uk