

1) Can you please clarify for me exactly what the AmTrust policy covers in the case of COVID-19?

- The policy will not cover any claims under Section 1. Cancellation, Curtailment or Change of Itinerary or Section 2. Course Fees which arise as a result of COVID-19.  
The policy will cover claims under Section 3. Medical Expenses, including Supplementary Travel and Accommodation Expenses.

2) I presume that if a student is taken ill with COVID-19 before travelling to the course, that they will be refunded their course fees and airfares.

- The policy will not cover any claims under Section 1. Cancellation, Curtailment or Change of Itinerary or Section 2. Course Fees which arise as a result of COVID-19.

3) But, for example, if a student is diagnosed with COVID-19 during the course (but not seriously enough to be admitted to hospital) so that they have to self-isolate for two weeks and cannot fly home with their group

- If a student is forced to remain in the UK past their original return date, the insurers will consider Supplementary Travel and Accommodation Expenses under Section 3. Medical Expenses. The student will need to provide evidence of a positive COVID-19 result, or, evidence of close contact with someone who has a positive COVID-19 result which necessitates isolation under the Government guidelines at that time (it is anticipated that from 16<sup>th</sup> August 2021, fully-vaccinated people will no longer have to self-isolate if a contact tests positive for COVID-19, unless they also test positive).  
The policy will not respond if the student chooses to remain in the UK past their original return date, even if they have had a period of isolation.

4) If the host family is willing to keep them, would they be reimbursed for the additional nights after the student was supposed to have flown home?

- See response under Q3.

5) If the host family is not willing to continue to host them, so that they have to go into a hotel to self-isolate and a relative has to fly here to look after them until they are well enough to fly home and both are no longer contagious, would the policy pay for the student's hotel costs and the relative's travel and hotel costs?

- See response under Q3.

6) Would there be compensation for the host family who would need to self-isolate and miss work for two weeks (possibly several host family members)?

- No. As this is a travel product, the policy only covers the insured student.

7) If the student needs to buy a new air ticket to fly home later than the group, would that be reimbursed by the policy?

- See response under Q3.

8) In the above scenario or if someone that the group came into contact with during the course was diagnosed with COVID-19 and the whole group was forced to self-isolate for two weeks, what would the policy cover then?

- See response under Q3.

9) If the child cannot return home because of COVID-19 or isolation because of COVID-19, the insurance would provide for a family member to come over, stay in hotel accommodation with the child and for both to return on a changed flight?

- The insurers will consider claims for Supplementary Travel and Accommodation Expenses under Section 3. Medical Expenses as follows: “travel and accommodation of up to two relatives or friends of the Insured Person who on medical advice from a Qualified Medical Practitioner are advised to travel to or remain with the Insured Person.”  
Where a Qualified Medical Practitioner does not deem it necessary, this would not be considered.

10) A student has contracted COVID-19 and is due to leave the school in 2 day’s time when the insurance expires. We have just been notified that the student is due to go to another school for another course, not connected to us. The student needs to remain with us in our accommodation until they test negative. Are the costs for accommodation covered?

- If a student is forced to remain in the UK past their original return date, the insurers will consider Supplementary Travel and Accommodation Expenses under Section 3. Medical Expenses. The student will need to provide evidence of a positive COVID-19 result.