

KennCo Travel Insurance – FAQs

Applicable to policies incepting on or after 1st May 2022 only. For policies incepting prior to this date, please contact KennCo or your agent/broker with any queries.

The following is provided as broad guidance only. It is by no means a confirmation of coverage or promise to pay and should be read in line with the policy wording associated with your insurance product. This guidance does not diminish insurers rights to highlight additional wordings that may be applicable to particular circumstances.

Does my policy provide cover for Covid-19?

Your Policy provides cover for:

- (i) medical and repatriation costs in the event you fall ill with Covid-19 whilst overseas, including additional travel and room only accommodation expenses if it is necessary for you to extend your stay
- (ii) cancellation of your trip in the event of:
 - you or any person with whom you have arranged to stay or travel testing positive for Covid-19 within 14 days of the departure date of your trip;
 - your relative or close business colleague being admitted to hospital with Covid-19 within 7 days of the departure date of your trip;
 - the death of your relative or close business colleague due to Covid-19 within 7 days of the departure date of your trip
- (iii) curtailing your trip in the event of:
 - you or any person with whom you are travelling or have arranged to stay testing positive for Covid-19 within 14 days of your departure from the Republic of Ireland;
 - the death of a relative or close business colleague in the Republic of Ireland due to Covid-19 within 7 days of your departure from the Republic of Ireland

provided prior to your trip commencing the DFA have not issued advice to avoid non-essential travel or advised do not travel to your destination or any country/area you are travelling through.

There is no cover under any other section for claims relating to Covid-19.

I have an Annual Travel policy and have now rearranged my booked holiday because of the pandemic. Am I covered if this trip is subsequently cancelled due to Covid-19?

Your situation must fall within one of the insured perils to claim under the Policy. Please refer to “Does my policy provide cover for Covid-19?” above for further information.

Does my policy provide cover if the DFA advise against travelling to a country or area where I am due to travel?

No, cancellation due to DFA advice is not a covered peril.

Will my Policy cover me if I travel against DFA advice?

No, there is no cover under any section of the Policy for travel to a destination which the DFA has issued advice to avoid non-essential travel or advised do not travel prior to the commencement of a trip.