

Earthquake in Morocco

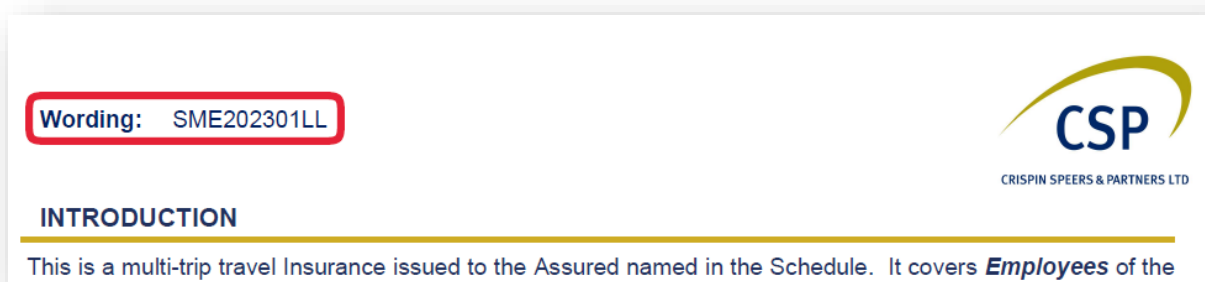
Please find some important information about the corporate travel insurances provided by us and how they will respond with regards to the Earthquake. This does not cover travel insurance provided as a flexible benefits solution, and we would refer you to flex@cspinsurance.com for details of coverage under any flex solution.

Please make sure you refer to the UK Foreign, Commonwealth & Development Office (FCDO) for the most up to date information, regarding your travel. In accordance with the exclusions under the Insurance, there will be no cover in place if you travel against the advice of the FCDO (www.gov.uk/foreign-travel-advise).

If you are in Morocco and affected by the earthquake, please follow the guidance from the local emergency services. Call the British Embassy in Rabat +212 (0) 537 63 33 33 and select the menu option for consular services, or call the 24/7 FCDO +44 (0) 207 008 5000. It should be noted that telephone services in Morocco are subject to outages.

If you are planning to travel to any areas affected by the earthquake, please check with your travel operator or hotel prior to travel.

We currently have two wordings in operation, SME202301LL and SME202102LL. Where cover provided by these wordings differ in the following FAQs we will identify the difference. The wording your policy is on is referenced on the header of your respective Certificate Wording, as shown below.



The screenshot shows a document header with a red-bordered box containing the text "Wording: SME202301LL". To the right is the CSP logo and the text "CRISPIN SPEERS & PARTNERS LTD". Below the logo is the section title "INTRODUCTION" followed by a horizontal line and the text "This is a multi-trip travel Insurance issued to the Assured named in the Schedule. It covers **Employees** of the".

FAQ's

I can't travel because the Earthquake has affected the accommodation where I'm due to stay, am I covered?

In the first instance you should contact your travel agent, tour operator or provider of services to seek any refunds. If it is not possible to obtain a refund from them, a claim will be considered under the Cancellation Section of the Insurance (Section 13) of the SME202301LL wording only.

There is no cover for this scenario under the SME202102LL wording.

However, if the FCDO advise against travel to a particular location then a cancellation claim, for any valid, pre-booked trips will be considered under the Loss of Deposit, Cancellation, Curtailment or Rearrangement of a Trip benefit under both wordings.

I do not want to travel because of the earthquake but my flight and accommodation are open and operating, am I covered?

No. This is regarded as disinclination to travel, which this insurance does not cover. Please speak to your travel provider to see if they are prepared to offer an alternative solution.

My airline or other travel provider postpones or cancels my trip but will only offer a rebooking or credit, am I covered for a cash refund?

No. The Financial Conduct Authority advises that you have the right to choose whether to accept a refund or a voucher. Please speak to your travel provider to see if they are prepared to offer an alternative solution.

I am currently overseas and my trip has been impacted due to the Earthquake. What am I covered for?

The Insurance will provide cover for irrecoverable transportation or accommodation costs necessarily incurred to continue your trip. It will also cover your return home if your trip can not be continued. This coverage only applies if you are forced to move from your pre-booked accommodation as a result of, amongst others, earthquake or local Government directive, which is confirmed in writing by the local or national authority.

If the Insurance includes the **Disruption of Travel Endorsement**, it will cover additional accommodation or transportation for return home by alternative means if your return flight or other mode of contracted transport is delayed by 24 hours or more from the scheduled time of departure. Such delay must be as a result of earthquake, local or national Government directive (confirmed in writing by the local or national authority), or the FCDO advises you not to remain in the location you are in.

These will only come into effect if your travel agent, tour operator or provider of services cannot arrange this or assist.

If I left my belongings in my accommodation after I evacuated due to the earthquake, am I covered?

Yes, if these were lost or damaged due to the earthquake, then you can submit a claim under the Baggage, Personal Effects and Equipment Section of the Insurance.

If the above does not apply, then you will need to arrange for your hotel/accommodation provider to return your belongings or arrange for them to be collected.

If I arranged my flight and hotel independently, what am I covered for?

Under the SME202301LL wording, if the booked accommodation is still operating but you are unable to reach your accommodation due to cancelled flights, the accommodation costs can be claimed under the Section 13, Loss of Deposit, Cancellation, Curtailment or Rearrangement. In the first instance, you should look for a refund/credit from the transportation provider, i.e., the airline.

Similarly, if the booked accommodation is no longer operating but your means of transportation is, the costs for the transportation can be claimed under Section 13, the Loss of Deposit, Cancellation, Curtailment of Rearrangement. You should look to the accommodation provider to recover their accommodation costs.

There is no cover under the SME202102LL wording for these scenarios.

I am scheduled to visit or pass through the affected area as part of wider trip, what am I covered for?

Under the SME202301LL wording you will have cover for irrecoverable deposits, advanced payments or charges for which you are legally liable and we would recommend that you liaise with your travel providers to make alternative arrangements as necessary.

There is no cover under the SME202102LL wording as it is not one of the Insured Perils.

Notwithstanding anything mentioned above, each claim will be assessed on a case-by-case basis and this document is not a guarantee of coverage. Please refer to your Certificate Wording for full details of each section including any exclusions and cover limits.