

Earthquake in Morocco

Please find some important information about the leisure travel insurance policy and how it will respond with regards to the earthquake in Morocco.

Please make sure you refer to the Foreign Commonwealth & Development Office (FCDO) advice for the most up to date information for travel to your location/destination. There will be no cover in place if you travel against FCDO Advice.

<https://www.gov.uk/foreign-travel-advice>

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.

FAQ's

I am due to travel to Morocco later this month/year. Will my insurance cover me to travel there?

Provided the FCDO are not advising against all and/or all but essential travel to the area you are travelling to then the insurance will cover you as per the policy terms and conditions.

Please note that FCDO advice can change, it is therefore important to check the FCDO website on a regular basis to obtain the latest updates and advice.

My hotel/villa has been affected by the earthquake am I covered to cancel my holiday?

In the first instance you should contact your travel provider to seek any refunds, if it is not possible to obtain a refund from your travel provider a claim will be considered under the cancellation section.

If the FCDO advise against all or all but essential travel to the area you are travelling to then a cancellation claim, for any valid, pre-booked trips will be considered under Section 1 Cancellation.

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

This is not covered. The policy does not cover claims for disinclination to travel due to the earthquake. Please speak to your travel provider to see if they are prepared to offer an alternative solution.

What cover do I have if I have arranged my flight and hotel independently?

If the booked accommodation is still operating but the Insured Person is unable to reach their accommodation due to cancelled flights, a claim for the accommodation costs will be considered under the Cancellation section of the policy. In the first instance, the Insured Person should look for a refund/credit from the transportation provider, i.e., the airline.

Similarly, if the booked accommodation is no longer operating but the Insured Person's means of transportation is, a claim for the costs for the transportation will be considered under the Cancellation section of the policy. The Insured Person should look to the accommodation provider to recover their accommodation costs.

My airline or other travel provider postpones or cancels my travel arrangements but will only offer a rebooking or credit and not a cash refund?

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 overseas currently and my trip has been impacted by the earthquake, how am I covered?

If you are forced to move from your prebooked accommodation as a result of the earthquake, which is confirmed in writing by local or national authority, you have cover up to the amount stated in the table of benefits, under the **Catastrophe** section of the policy for irrecoverable transportation or accommodation costs necessarily incurred to continue with a trip or, if the trip cannot be continued, for your return home.

If your policy includes **Disruption of travel**, this section does cover additional accommodation or transportation for you to 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 as a result of; the earthquake, local or national government directive (confirmed in writing by local or national authority), or the Foreign, Commonwealth & Development Office advises you should not remain in the location you are in.

What happens if I have to leave my belongings at my hotel/villa following an emergency evacuation due to the earthquake?

If you have to leave your personal belongings behind due to an emergency evacuation and these are lost or damaged you can submit a claim under the Personal Property Section of the policy.

If your belongings are not lost or damaged please arrange for these to be returned or collected.

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.