

Brexit travel guidance

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With so much uncertainty over Brexit we wanted to provide some guidance to you around travel issues. The information provided has been put together by Chubb using various sources, including the Association of British Travel Agents (ABTA) and the UK Government.

Depending on how the situation develops as Brexit negotiations continue, it might be necessary for us to contact you again with updated information if further clarification is required.

The following information is correct as of 14 March 2019

What is the advice from the UK Government regarding going and being abroad over the next few weeks?

The UK Government has published a web page of FAQs containing essential and useful information, including an explanation of the rights of UK travellers. It also includes country-specific information as well as a section on travel insurance and passport rules. You can visit the Government's web page *Going and being abroad - EU Exit guidance* here: www.gov.uk/prepare-eu-exit/going-and-being-abroad.

I am a UK national planning to book a trip in the EU; what should I do?

The Association of British Travel Agents (ABTA), which offers advice to travellers and represents travel agents and tour

operators, advises: "There is nothing to suggest that you will not be able to continue with your travel plans after Brexit. Even in a no-deal scenario, the European Commission has said flights to and from the UK will still be able to operate." Source: ABTA/BBC

What happens if I book to travel after Brexit and my trip cannot go ahead due to Brexit?

There is nothing to suggest that you will not be able to continue with your travel plans after the UK leaves the EU. Customers who book a package holiday with a UK travel company enjoy comprehensive consumer protection. If you book a package, your holiday will be protected under the Package Travel Regulations. Source: ABTA

Will flights still operate?

UK citizens can be reassured that regardless of the Brexit outcome planes will still fly between the UK and the EU: if a deal is agreed then we will be in a transition period, meaning everything will stay the same until the end of December 2020 and flights will continue as normal. Even if we are in a no-deal scenario, the European Commission has said that UK airlines will still be able to operate flights between the UK and the EU. The UK government has offered similar assurances for EU airlines. Source: ABTA

Will I need a visa to travel to the EU after Brexit?

You shouldn't need a visa to travel to the EU after Brexit. The European

Commission proposed in November 2018 that, even in a no-deal scenario, UK travellers can still visit the EU without a visa, providing the same is offered to European citizens visiting the UK. The European Commission has said that from 2021, UK citizens will need to pay a fee (of around 7 Euros) for this visa exemption. This is part of a new electronic travel authorisation system applying to all third country visitors to the EU, similar to the US ESTA regime. Source: ABTA

If I do book a trip what are my passenger consumer rights when travelling to the EU after Brexit?

The UK Government has produced a special website detailing your rights as a passenger after Brexit. You can visit the web page here: www.gov.uk/guidance/passenger-consumer-rights-when-travelling-to-the-eu-after-brexit

The site provides information surrounding the following.

- What may change for UK citizens travelling as passengers to the EU after Brexit;
- Consumer rights for all passengers travelling to the EU from the UK;
- Credit Cards;
- ABTA Protection;
- Ticket terms and conditions;
- Travel Insurance;
- Other supporting consumer information;
- What documents will I need?

Will ferries and cruise ships still sail after Brexit?

Ferry services and cruises will still sail as the majority of the rules under which they operate are not based on EU rules, but are international. Source: ABTA

Will my coach journey still operate?

Coaches will still be able to travel to and from the EU, and are expected to continue to take passengers to and around EU countries as usual. Source: ABTA

Will trains from the UK to the EU still operate?

It is expected that trains from the UK to the EU will continue to operate. Ahead of your journey, check with your travel company to see if there is any additional information you need to be aware of. Source: ABTA

Do I have to get a new passport?

If the UK leaves without a deal, then new rules will apply. You'll have to check if your current passport meets those rules and renew it if not. Basically, British

passport holders will be considered third country nationals as part of the Schengen agreement. Other third country nationals are those from places that aren't in the EU or European Economic Area, like the US and Australia. So according to the Schengen Border Code, passports from these countries must be issued within the previous 10 years and be valid for another three months from the date you plan to depart the Schengen area, which makes up 26 European states. But because you're allowed to stay in the Schengen area for up to 90 days, the UK Government is advising you make sure your passport is valid for at least another six months after your arrival. ABTA advises people check their passports now to see how long they're valid for. If there's a deal, your passport will be valid until its date of expiry for anywhere within the EU. There is a UK government website to enable you to check your passport validity, as extra periods that may have been carried over when you last renewed your passport may not be taken into account in assessing if your passport will meet the six months validity period after your arrival. www.passport.service.gov.uk/check-a-passport

What about the European Health Insurance Card - EHIC?

About 27 million people in the UK have EHICs - which entitle the holder to state-provided medical treatment in the EU and other countries which have reciprocal healthcare agreements with Brussels. They cover pre-existing medical conditions and emergency care. The scheme will continue during the transition period, so long as the withdrawal agreement is ratified. If there is no deal, then in theory the cover provided by an EHIC would cease to exist. But there could be attempts to put emergency measures in place for UK citizens, or for there to be reciprocal arrangements with individual EU countries. It's unclear at the moment what the outcome might be. Source: Gov.uk

If you encounter issues with a public clinic or hospital that refuses to accept your EHIC card, your policy cover remains in force on its existing terms and is unchanged as a result of Brexit.

Insurance

Are there any changes to my Chubb travel insurance policy?

The scope of insurance cover under our policies will not change as a result

of Brexit. However, please note that claims for travel delay benefits, which are as a result of Brexit may not be covered as these benefits typically become applicable only in specific circumstances. Please refer to your policy wording for full terms and conditions. For claims relating to cancellation or re-arrangements due to a direct result of any cause outside of the Policyholder's or Insured Person's control, policyholders should be aware of the following exclusions;

- any expenses incurred as a result of disinclination of an Insured Person to travel or, if on a Journey, disinclination to continue to travel;
- any expenses incurred as a result of regulations or order made by any Public Authority or Government; (Chubb's interpretation of the current situation is that the UK government's decision to leave the EU, does not represent an order or regulation that would invalidate this section of the policy. In the event that the UK Government and/or EU prohibits travel to the EU our position on this is likely to change).

What will happen with Travel Delays benefits under my travel insurance policy?

That's set to be the same as it is now once the UK leaves the EU - so passengers may be entitled to Travel Delay benefits if the delay is due to the scheduled departure of Public Transport being affected by a strike, mechanical breakdown or grounding of an aircraft due to mechanical or structural defect. Cover for delays will only be provided in these specific circumstances.

I cannot get home on time because of lengthy delays and as such incur additional expenses. Am I covered?

There may be scope for cover for additional sustenance, travel and accommodation expenses for the alternation of itinerary as a direct result of any cause outside of the Policyholder's or Insured Person's control.

We hope you find this information useful. If you would like further details about Chubb's plans for Brexit visit chubb.com/Brexit

If you have any questions regarding our Brexit plans or the impact of Brexit on your Chubb policy please email us at askbrexit@chubb.com