**Holidaymakers offered little or no coronavirus-related insurance**

3 July, 2020

**UK consumers booking last-minute getaways this summer have few options for cover**

Travellers booking last-minute getaways face the prospect of severely curtailed travel insurance cover – and in some cases no Covid-19 cover at all – this summer.

Currently a relatively low number of insurers are willing to cover coronavirus-related medical claims, stating clearly that they will not pay any future cancellation or curtailment claims that result from a second wave of infections.

Nationwide building society is warning its bank-account customers who rely on its travel cover that it will not entertain any coronavirus-related claims – medical or otherwise – for any trips booked after 18 March.

A host of other big-name travel insurers, including Direct Line, Axa and Lloyds and Barclays banks, have all told customers making new holiday bookings that they will pay medical bills if a customer catches the virus this summer but virtually no other coronavirus-related claims.

It means travellers booking last-minute trips face considerable financial risk if they cannot travel because of a second lockdown or if the area in which they are staying is closed down again.

A holidaymaker who catches the virus while away could face huge problems. The airlines will be taking passenger’s temperatures and denying boarding to those with a fever.

Those forced into isolation abroad would face extra accommodation costs and the prospect of having to buy a new journey home, none of which would be insured.

The Guardian understands that only one firm, Trailfinders, is currently offering full travel insurance including cover for a coronavirus-related cancellation, medical expenses and extra accommodation costs, following a quarantine order.

It is currently quoting £54 for a couple to spend eight days in France in August. For comparison, the cheapest provider, Insurefor, wanted £36.50 for significantly less cover.

A Trailfinders spokeswoman said it had been busy” since Wednesday’s launch. The company will be hoping that other providers return to the market, for fear of being deluged by customers.

The big insurers including Aviva and the Post Office all stopped selling policies as the depth of the crisis emerged. While some have resumed sales, although on reduced terms, others such as Direct Line and Aviva are yet to re-enter the market.

Adapted from The Guardian