

Coronavirus – (COVID-19) Frequent Questions

WPA are keen to do all we can to support our members. In the first instance, if you suspect you may have coronavirus, you should follow guidance from the NHS: [NHS coronavirus advice](#). To learn of the UK government response and advice please visit: [GOV.UK](#)

Am I covered in the UK?

In the UK, you would be covered if you contract the illness though this is subject to your policy terms. In most cases if you contract coronavirus and require hospitalisation, this will be as an emergency admission into an NHS facility with isolation units. It is unlikely that treatment will be available in a UK Private Hospital as they are not set up for patient isolation.

Note: You can claim NHS hospital cash benefit for an inpatient stay, subject to your policy cover.

Can I have a remote consultation instead of a face to face visit.

- ✓ **Remote phone/online video consultations with a specialist (please note - this is a temporary benefit)**
Owing to the current coronavirus situation, where your consultant wishes to provide a remote consultation for any condition using the phone or video, this will be covered where it replaces the need for a bona-fide face to face consultation. Please note you must first pre-authorise your claim with WPA to ensure the condition and specialist are covered under your policy.

Travelling abroad?

Please check your policy documentation which will confirm whether you are covered for overseas emergency treatment abroad.

If you have Overseas Emergency Treatment benefit included under your health insurance, you will be covered if you contract the virus. Please note that this is not a comprehensive travel insurance policy. Instead it provides a specific benefit for unforeseen treatment that is due to a sudden, acute condition that, for medical reasons cannot be delayed until your return to the UK.

In Europe you are required to use your EHIC card where it is accepted i.e. in a European state funded facility/hospital. WPA will pay for eligible treatment costs that is over and above that included within the EHIC agreement. WPA also provide funding for eligible treatment in private medical hospitals and clinics where the EHIC is not valid. (However please see note above as private hospitals are often not geared to provide the required patient isolation.)

To make an emergency claim you must call the WPA Worldwide Coordination Centre: (+44) 20 8682 3800. This 24 hour service offers all major languages and can provide invaluable help and advice on making an emergency claim.

You must follow FCO Travel Advice

It is a requirement of your health insurance cover to follow the advice issued by the Foreign and Commonwealth Office (FCO). Please visit: [FCO foreign travel advice](#).

For the UK Government guidance for people travelling overseas following the outbreak of coronavirus visit: [GOV travel advice - COVID-19](#).

Please note you are not covered for Overseas Emergency Treatment where you have travelled against FCO advice when the advice is 'against all travel' or 'against all but essential travel'.