

# Overseas travel is on the horizon — here’s what you need to know about Covid restrictions

Families can finally plan foreign trips as lockdowns ease but there are new issues to consider in the pandemic era, from tests to insurance

The government is warning people not to travel abroad — with fines of up to €2,000 for non-essential journeys — yet the prospect of a relaxation of the rules over the next month or two, and the introduction of digital green certificates, means that some are cautiously eyeing up trips for later in the summer or autumn. Others are booking and keeping their fingers crossed.

Kathy Garcia, who lives with her family in Co Kildare, comes from Gijon in northern Spain. She has booked to travel home for six weeks later this summer to spend time with her parents, who have not seen their five grandchildren in two years. They are hoping that the trip will go ahead smoothly; four of the family will travel with their car by ferry (€1,600 for a flexible option) while the remaining three will fly (€380). They do not have to worry about accommodation as the family will stay with Garcia’s parents.

“We always try to travel as cheaply as possible,” she says. “With seven of us, it can work out very expensive.” Aurora Perez-Machio has booked an extended trip to Spain with her partner and one-year-old son. The Madrileño has lived in Ireland for years, but this is the longest she has gone without a visit to or from her parents, who have not seen their grandson since January last year. The family originally booked to travel at the end of this month, but put it off until July in the hope of being vaccinated by then. They were able to cancel their hotel at no charge, and have now rebooked.

They have also ordered new flights, but are yet to cancel their original flights with Iberia because they will not get any refund if they do so, whereas if the airline cancels in the meantime, they will. Failing that, they are prepared to forfeit the cost. “We could have changed our flights for €35 per person per flight, but that adds up to more than we paid for them in the first place,” Perez-Machio says.

## Package v DIY holidays

With all the uncertainty around the full resumption of international travel, package holidays definitely beat their DIY counterparts on refundability. According to a spokeswoman for the Competition and Consumer Protection Commission (CCPC), if you cancel a package holiday due to “unavoidable and extraordinary circumstances at or near your destination, which would affect your holiday or your travel”, you are entitled to a full refund without any cancellation fee.

You should not have a problem getting a refund in these circumstances, assuming the official health and travel advice in Ireland and/or the destination country backs you up. Note that you are also protected if you buy from a UK tour operator, as UK travel companies selling into EU countries are bound by the same obligations that exist in EU jurisdictions.

Where you curate your own holiday, the CCPC says you simply will not have the same level of protection. “In most cases, what a consumer is entitled to if something goes wrong will depend on the terms and conditions of each booking,” the spokeswoman adds.

“Therefore, before booking a DIY holiday we strongly advise consumers to look through the terms for the cancellation policy and any references to public health measures or government advice. If anything is unclear, contact the business and ask the ‘what if’ questions.”

These questions should reveal your options if your booking is cancelled due to public health measures; if you feel uncomfortable about travelling and wish to cancel; or if you are unable to travel due to mandatory quarantine.

Airline policies on changes and cancellations vary. In general, while you are entitled to a refund if the airline cancels, the same does not apply if you decide not to travel — even if you are following government advice.

When it comes to change fees, some airlines are applying them as normal, while others are waiving them or offering something in between. For example, Aer Lingus has waived change fees up to the end of this year. Ryanair is allowing two changes without charge to flights booked before the end of June for travel up to the end of October, once made at least seven days before departure. Hotels are generally flexible, with many allowing you to cancel at any time — apart from within 24 hours of check-in — and get a full refund. Some offer this as standard while others have flexible and non-flexible rates.

At Airbnb, change and cancellation terms vary widely; some hosts offer hotel-like terms, with a full refund up to 24 hours before check-in, while others offer a free refund only up to five or so days of check-in — after which they might give just 50 per cent back minus the first night and service fee.

You will definitely get a refund if you contract Covid and cancel, because this is covered under Airbnb’s “extenuating circumstances” policy.

## Vouchers/credit notes

Many consumers whose package holidays did not go ahead last year because of the pandemic were given refund credit notes. Bookings made through a licensed provider are state-guaranteed and valid for 24 months from issue. Even if you do not use them within that time, you are entitled to their value in cash. If you use only part of your credit note, you are entitled to a cash refund of the balance.

Meanwhile, if you hold vouchers for cancelled elements of a DIY holiday booked last year, the terms on their use or any refund of unused portions depend on the issuer. For example, refund vouchers issued by Ryanair because of Covid disruption last year are valid for 12 months and can be extended once. The airline says they will automatically be refunded in cash if not used by the end of the 12 months.

## Insurance

Travel insurance is still relatively affordable and by all accounts is not noticeably more expensive since last year; Multitrip.com, for example, is offering a one-year Europe-wide policy including travel disruption cover from €34.95.

Anyone hoping this would provide a buffer against Covid-related hiccups, however, will be disappointed. In the early days of the pandemic, a travel disruption add-on would have covered you to some extent, but this is no longer the case. So, generally, while you will be covered if you or a family member contracts Covid, you would not be covered if, say, the government changed the travel rules or the situation deteriorated in your destination and you no longer wished to go.

Should you have difficulties with your travel provider about changes or cancellations and need advice, and if the provider is based in Ireland, contact the CCPC ([ccpc.ie](https://www.ccpcc.ie)); if in the EU/UK, contact the European Consumer Centre Ireland ([eccireland.ie](https://www.eccireland.ie)).

For guidance specifically on your rights around flights, see [flihtights.ie](https://www.flihtights.ie), from the Commission for Aviation Regulation.