



Frequently Asked Questions regarding Corona virus and Travel Insurance

1. I want to cancel my travel plans because I'm afraid to travel due to the Coronavirus. Am I covered?

Trip cancellation for concern or fear of travel associated with sickness, epidemic or pandemic, including Coronavirus, is not covered.

2. I have booked a trip to an area affected by Coronavirus in the near future. Will I be able to cancel my trip and be reimbursed?

It depends on the reason for cancellation. If you need to cancel your travel plans, please consult the “**Section 4: Cancellation or Curtailment**” portion of your insurance policy to see a list of reasons for Trip Cancellation and Trip Interruption that may be covered, along with General Exclusions of coverage. You are encouraged to file a claim if one of the covered reasons could possibly apply to your situation as you may be eligible to be reimbursed for your unused, non-refundable, pre-paid trip costs if you need to cancel your trip. Please be specific about why you cancelled, as coverage depends on the exact reason for cancellation.

3. I have upcoming travel. Will I be able to cancel my trip and be reimbursed?

It depends on the reason for cancellation. If you need to cancel your travel plans, please consult the “**Section 4: Cancellation or Curtailment**” portion of your insurance policy to see a list of reasons for Trip Cancellation and Trip Interruption that may be covered, along with General Exclusions of coverage. You are encouraged to file a claim if one of the covered reasons could possibly apply to your situation as you may be eligible to be reimbursed for your unused, non-refundable, pre-paid trip costs if you need to cancel your trip. Please be specific about why you cancelled, as coverage depends on the exact reason for cancellation.

4. What if the airline cancels my flight due to the Coronavirus?

If the flight to or from your destination is cancelled due to Coronavirus, there would be no coverage under the insurance policy for the cancelled flight itself. However, we suggest you contact the airline to seek a refund for your flight.

5. Am I covered if I contract Coronavirus?

If you contract Coronavirus prior to your departure, you would be covered for Trip Cancellation if there is a confirmed diagnosis, including proof of illness from your doctor that states you are medically unable to travel at the time of departure. If you become ill with Coronavirus while on a covered trip, you would be covered for Medical Expense and Trip Interruption/Curtailment benefits if there is a confirmed diagnosis, including proof of illness from a doctor. These coverages are subject to the terms and conditions of your insurance policy.

6. What happens if I am quarantined due to Coronavirus while on a trip?

If you are quarantined as a result of Coronavirus, you would be covered under the Trip Interruption/Curtailment benefit, subject to the terms and conditions of your insurance policy.