



# Travel Insurance Services

## FREQUENTLY ASKED QUESTIONS: COVID-19 AND TRAVEL INSURANCE

**Starr Plans:** Trip Care Complete, USI Explorer

*Updated September 10, 2021*

### 1. Am I covered if I contract Coronavirus?

If you contract Coronavirus prior to your departure, you may be covered under 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 may be covered for Emergency Accident and Emergency Sickness Medical Expense and Trip Interruption 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.

### 2. I want to cancel my travel plans because I am 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, as a general matter.

If the cancellation of your trip is not covered, you may be eligible for an insurance premium refund. For more information on refunds, see the question below regarding “I have upcoming travel; will I be able to cancel my trip and be reimbursed?”

### 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 “Unforeseen Events for Trip Cancellation and Trip Interruption” 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 from 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. If the cancellation of your trip is not covered, you may be eligible for an insurance premium refund. For more information on refunds see the question below regarding “Can I cancel my insurance and get my premium refunded?”

### 4. Can I rebook my covered trip over the next 24 months, and can I apply the travel insurance premium from my original trip to the rebooked trip?

If you have not yet begun your trip and you have not filed a claim, you may modify your insurance policy and apply the entire premium paid to your rebooked trip. **This must be done prior to your current policy travel date.** Your new premium will be calculated based on the details of your rebooked trip. If the new premium is greater than your original premium, there will be additional premium charged. If the new premium is less than your original premium, no amount of the original premium will be refunded. Please note that once you modify your policy, you will not be able to file a claim against the original policy or trip. To modify your policy please call USI at: 1 (800) 937-1387.

## **5. Can I cancel my insurance and get my premium refunded?**

You may be eligible for a **full refund** if your request for your refund is within your state's Free Look Period, and you have not started your trip or filed a claim.

***Outside of the Free Look period:*** *If the tour operator or travel supplier cancels the entire trip for all travelers, and no claim has been filed or will be filed, and the insured has elected not to change their policy trip dates, then the policy may be canceled with a pro-rated refund of premium.*

**Policies for trips cancelled by the insured are NOT eligible for refunds, except if within the free look period**

To request a pro-rated refund of your travel insurance premium, you must submit:

- A letter from the tour operator stating that **they** canceled the trip and gave you a full refund of your trip cost. The letter must be addressed to the insured traveler.
- An invoice showing your trip refund.
- A statement in writing--email or letter--to USI Travel Insurance Services (contact info below) stating that you have not and will not make a claim on the current plan. This statement can be in the body of the email to USI Travel Insurance Services with your tour operator letter and refund invoice.

We will then start the process for the plan cost to be refunded at the pro-rated amount. (Note: USI Travel Insurance Services is not involved in any trip refunds for cancelled trips; that is handled by the tour operator.)

Refund requests should be sent to:

Email: [customer.care@usi.com](mailto:customer.care@usi.com)

Mail:

USI Travel Insurance Services

3805 West Chester Pike

Suite 200

Newtown Square, PA 19073

## **6. What if the tour operator cancels my trip and changes my dates?**

- a. You would need to submit a letter from Tour Operator stating they cancelled the trip and changed your travel dates.
- b. Prior to your current scheduled departure date, you must submit the new invoice with new dates to have your plan changed.

If your trip was cancelled, and you were issued a voucher for a future trip instead of a refund, you must transfer your travel insurance dates to your new trip dates. You can do so by calling [Travel Insurance Services customer service](#). If you don't yet know your new trip dates, select some placeholder dates in the future and

transfer your plan to these dates, then when you confirm your new trip dates, transfer your plan to these new dates. Keep in mind that you must transfer your trip dates BEFORE your originally scheduled trip departure date, and trip dates can only be changed if you have not filed any claim.

**Note – per carrier guidelines, your new trip dates can be for travel up to two years from original departure date. (Placeholder dates may be selected if new trip dates are not yet known).**

If you were offered a voucher for a future trip but decide to forego this option and not take your trip, your travel insurance plan will not cover a trip cancellation claim in this scenario, and we are unable to offer a refund of premium since you weren't given a full trip refund by your travel supplier. (However, if you purchased Cancel For Any Reason coverage, you may file a claim under that provision.) Our industry is highly regulated, and we must comply accordingly. Thank you for your understanding.

**7. What if my policy was transferred 2 years from the original date of departure and in that time there is a Bankruptcy/Insolvency for which I would need to submit a claim. Will the policy's scheduled departure date be the new dates of travel?**

No. The Bankruptcy/Financial Default clause stipulates that "Bankruptcy or Financial Default of Travel Supplier occurs more than 14 days following the Effective Date. Your Scheduled Departure Date must be no more than 12 months beyond the Effective Date. The benefit still only applies 12 months out from the original policy effective date.

**8. 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 is no coverage under the insurance policy for the canceled flight itself. However, we suggest you contact the airline to seek a refund for your flight. Should you have other unused, non-refundable, pre-paid trip costs, consult the "Unforeseen Events for Trip Cancellation and Trip Interruption" portion of your insurance policy. You are encouraged to file a claim if one of the covered reasons could possibly apply to your situation. Even though the cancellation of your flight is not covered, you may be eligible for an insurance premium refund. For more information on refunds see the question above regarding "Can I cancel my insurance and get my premium refunded?"

**9. The U.S. State Department has advised against traveling on cruise ships due to the Coronavirus. Am I covered if I cancel my cruise due to the U.S. State Department warning?**

If you purchased a "standard" travel insurance policy, your cancellation would not be covered. We suggest you contact the cruise line to seek a refund. Should you have other unused, non-refundable, pre-paid trip costs, consult the "Unforeseen Events for Trip Cancellation and Trip Interruption" covered reasons portion of your insurance policy. You are encouraged to file a claim if one of the covered reasons could possibly apply to your situation. You may also be eligible for an insurance premium refund. For more information on refunds see the question above regarding "Can I cancel my insurance and get my premium refunded?" If you purchased Cancel for any Reason coverage, see the next questions and answers.

**10. Am I covered if I have Cancel for Any Reason (CFAR) coverage?**

If you purchased Cancel for Any Reason (CFAR) coverage, you may be covered for a percentage of the loss, depending on the level of CFAR coverage purchased, and provided the trip is cancelled no less than 2 days

prior to the scheduled departure date as well as the other CFAR requirements are met as listed in your policy. Refer to your insurance policy (or Description of Coverage) for details.

**11. Can I purchase a policy with CFAR coverage?**

CFAR coverage is only available at the time a plan is purchased and, unless otherwise noted on your policy, must be within 14 days of your initial trip deposit. As a result, if you have an existing insurance policy, you are not eligible to add on CFAR coverage.

**12. Can sickness related to COVID-19 be considered a pre-existing condition?**

Pre-Existing Condition” means any Accidental Injury, sickness or condition of You, Your Traveling Companion or Your Family Member booked to travel with You for which medical advice, diagnosis, care or treatment was recommended or received within the 60 day period ending on the Effective Date. Sicknesses or conditions are not considered pre-existing if the sickness or condition for which prescribed drugs or medicine is taken remains controlled without any change in the required prescription throughout the entire 60 day period ending on the Effective Date and no medical advice, diagnosis, care or treatment has otherwise been received.

**13. Can I still buy travel insurance given the recent outbreak of the coronavirus?**

Yes, you may still buy a travel protection plan. Keep in mind, however, that the plan will not cover you if you cancel/interrupt/delay the trip solely due to fear of coronavirus. It may cover you for all other reasons you would cancel, interrupt, or delay a trip, such as death in the family, health or accident that does not allow you to travel.

**14. Is there any way I can get coverage in case I want to cancel considering the evolving coronavirus outbreak?**

Yes, our recommended approach is to purchase the optional Cancel For Any Reason (CFAR) upgrade on your plan. If you purchase this upgrade, you can cancel your trip for literally any reason (including fear of the virus or general uncertainty). See the questions below to understand how CFAR works.

**15. What is the process to get Cancel For Any Reason on my plan?**

- a. You must purchase the policy within 14 days of the date your initial trip payment/deposit is received.
- b. You must insure 100% of your non-refundable trip costs. You also must insure within 14 days of payment/deposit the cost of any subsequent travel arrangements so that you have paid the full cost for all non-refundable trip costs prior to canceling your trip.

**16. My trip got postponed and I will be traveling on later trip dates. Can I upgrade my coverage now to include Cancel For Any Reason when transferring trip dates?**

No, CFAR can only be added at the initial plan purchase and must be done within the time-sensitive period (within 14 days of initial trip deposit – review your plan document for specifics).

**17. What is the cancellation process for Cancel For Any Reason?**

- a. You must cancel the trip 48 hours or more prior to your scheduled departure date.
- b. You will only receive 75% of what is not refunded to you by the tour operator at time of cancellation.

**18. What if the destination to which I am traveling will place me in quarantine when I arrive there? Can I cancel or interrupt my trip to avoid this?**

In this case, there would be no Trip Cancellation coverage as you have not already been quarantined. There would be no Trip Interruption coverage as the trip has not started. You would need to work with your Travel Supplier to make alternate arrangements or get a refund.

**19. I have been quarantined during my trip. How long can coverage under my Plan be extended?**

Our policies have a 7-day extension. (Read policy for specific language on this.)

**20. What is considered a covered quarantine?**

In order for a quarantine to qualify as such under plans containing travel insurance underwritten by the company, some authority must order the quarantine, and ***the order to be confined must apply twenty-four hours per day, seven days a week throughout the duration of the order.*** We may accept quarantines ordered by a government or ordered by a legally qualified physician. Others ordering a quarantine would have to be considered on a case by case basis. A “self-quarantine” would not be covered.

Please note that advice from Dr. Anthony Fauci, or from any other medical doctor in the media, advising people to quarantine **is not** considered to be a physician-ordered quarantine within the meaning of our plans. Rather, a physician must specifically order the insured to be quarantined (and the order must apply twenty-four hours per day, seven days a week).

**21. Are “Shelter in Place” orders or “Stay at Home” orders considered to be a quarantine?**

No. We do not consider this quarantine as the person is not physically confined from all outside activities.

**22. What coverages can a quarantine trigger?**

Depending on the Policy wording and your state of residency, a quarantine that is unforeseen and meets the definition described under “What is a covered quarantine” can trigger benefits under the following coverages:

- Trip Cancellation;
- Trip Interruption; and

- Travel Delay

### **23. What is considered to be a Natural Disaster?**

Natural Disaster means a flood, hurricane, tornado, earthquake, mudslide, tsunami, avalanche, landslide, volcanic eruption, fire, wildfire or blizzard that is due to natural causes.

For an event to be declared a natural disaster, the government of the affected state/country must request it or declare the event as a natural disaster. Claimant can submit an article or send us a reference.

### **24. I tested positive for Covid-19 just before my trip. How can I file a Trip Cancellation claim?**

A single lab test showing positive for Covid-19 will not be covered under Trip Cancellation. Unless you are experiencing symptoms and seek medical care in which you must be diagnosed/treated by a physician. Claimant must provide documentation of their treatment.

### **25. If a traveler tests positive for COVID during their trip and must quarantine, what benefits are available to them?**

Assuming the quarantine was mandated by a recognized government authorities or physician in the country in which the person is traveling:

- If this occurred during their trip this may trigger the Trip Interruption benefit.

### **26. If a traveler tests positive for COVID during their trip and other members of the trip are ordered to quarantine, what benefits are available to them?**

Assuming the quarantine was mandated by a recognized government authorities or Physician in the country in which the person is traveling:

- If this occurred during their trip this may trigger the Trip Interruption benefit.

### **27. If a traveler tests positive for COVID prior to returning to their home country and must quarantine/extend their trip prior to returning home, what benefits are available to them?**

Assuming the quarantine was mandated by a recognized government authority or physician in the country in which the person is traveling:

- If this occurred on their return to their home country, Trip Delay benefits may apply.

### **28. If a traveler tests positive for COVID and must quarantine, will coverage be extended during the full duration of quarantine until the traveler returns home? What benefits are available to them during this time?**

Assuming the quarantine was mandated by a recognized government authority in the country in which the person is traveling:

- Coverage will be extended if your entire Covered trip is covered
- Coverage will END on the earliest of the date you reach the return destination OR *7 days After* the date the Covered Trip was scheduled to be completed would be covered.
- NOTE: Coverage will not be extended for Trip Cancellation AND Trip Cancellation for Any Reason
- If this is during the trip, Trip Interruption benefits would apply.
- If this is during the return home, i.e. denied boarding due to Covid, then Trip Delay benefits would apply.

**29. As of January 26, 2021, new federal regulations require all those who travel abroad to be tested for COVID-19 prior to re-entry into the United States. Is the cost incurred for administering this test covered by my Plan?**

No. (Even if testing was mandated as a new federal regulation, this does not constitute as a “Covered Expense”. Therefore, benefits under this policy does not apply.)

[“Covered Expenses” means expenses incurred by You that are: (a) for Medically Necessary services, supplies, care or treatment; (b) due to a Covered Sickness or Accidental Injury; (c) prescribed, performed or ordered by a Physician; (d) Reasonable and Customary Charges; (e) incurred while insured under the Policy; and (f) that do not exceed the maximum limits shown on the Schedule of Benefits for the relevant stated benefit.]

**30. What if my Traveling Companion or I am unable to re-enter the United States because his/her/my COVID-19 Test has not come back? Will I have a payable claim?**

No. (A delay in receiving your Covid test results is not listed as an “Unforeseen event” [See *below for full list of Unforeseen Events*] Therefore, benefits under this policy do not apply.)

**31. If I am found to have a fever during a travel supplier’s temperature check and am consequently unable to embark on or continue a trip, would I have an eligible claim under Trip Cancellation coverage or Trip Interruption coverage? What if my Traveling Companion is unable to embark on or continue a trip?**

Getting a “temperature check” is not “Medically Necessary” if it was mandated and/or administered by the travel supplier. With that said, if you seek treatment and/or diagnosis by a physician (for your sickness) and is no longer able to continue your covered trip- you may qualify for the Trip Interruption benefits. If you are no longer able to go on your covered trip, you may qualify for the Trip Cancellation benefits. The same benefits apply to you and your Traveling Companion.

[“Medically Necessary” means that a treatment, service or supply is: (a) essential for diagnosis, treatment or care of the Accidental Injury or Covered Sickness for which it is prescribed or performed; (b) meets generally accepted standards of medical practice; and (c) is ordered by a Physician and performed under his or her care, supervision or order.]

**32. What if the borders close while I am en route or returning from my trip?**

- **Will I have a payable claim under Trip Interruption?**
- **If I am unable to leave my destination, Will I have a payable claim under Travel Delay?**

No. Border closure is not listed as an Unforeseen Event; therefore, neither Trip Interruption nor Trip Delay benefits would apply.

**33. What if the destination/resort to where I travelled provides COVID-19 testing?**

- **Will a positive test result administered by a non-qualified physician be satisfactory?**
- **Will I have a payable claim?**

Per our policy wording any medical test, etc. must be done by a licensed physician. (Please refer to the response to question #31.)

**34. What documentation will be required by claims department to support my claim of positive test?**

If you are filing a claim for a sickness and the test was ordered by a physician, then benefits under Trip Cancellation, Trip Interruption or Trip Delay may apply. We would need the physician's statement or medical records as supporting documents. This would apply to quarantine as well.

**35. Can I take laboratory results of a positive Covid test to any physician to prove my diagnosis?**

If you have been diagnosed by a physician, benefits may apply.

["Medically Necessary" means that a treatment, service or supply is: (a) essential for diagnosis, treatment or care of the Accidental Injury or Covered Sickness for which it is prescribed or performed; (b) meets generally accepted standards of medical practice; and (c) is ordered by a Physician and performed under his or her care, supervision or order.]

**Please note each particular case is unique and coverage cases shall be determined based upon the specific facts, as applied to the relevant policy terms and conditions. Please read your policy for specific coverage, including terms and conditions.**



**Policy language: What does Trip Delay pay:**

**TRIP DELAY**

We will pay Your additional expenses on a one-time basis, up to the maximum shown on the Schedule of Benefits, if You are delayed en route to or from the Covered Trip for at least the number of hours shown on the Schedule of Benefits due to an Unforeseen Event For the Trip Cancellation and Trip Interruption benefits occurring on or after the Effective Date of the Policy.

Additional Expenses include:

- (a) any prepaid, unused, non-refundable land, air or water accommodations;
- (b) any reasonable additional expenses incurred (meals, accommodations, local transportation, and telephone calls);
- (c) an Economy Fare from the point where You interrupted Your Covered Trip to a destination where You can resume Your Covered Trip; or
- (d) a one-way Economy Fare to return You to Your originally scheduled return destination.

**Policy language: What does Trip Interruption pay:**

**TRIP INTERRUPTION**

We will pay a benefit, up to the maximum shown on the Schedule of Benefits, if You are prevented from continuing or resuming Your Covered Trip due to any of the Unforeseen Events listed below occurring on or after the Effective Date of the Policy.

We will pay You:

- (a) for the unused, non-refundable travel arrangements prepaid to the Travel Supplier(s); or
- (b) additional transportation expenses incurred by You; or
- (c) return air travel up to the lesser of the cost of an economy flight or the amount shown on the Schedule of Benefits.

In no event shall the amount We pay exceed the lesser of the amount You prepaid for the Covered Trip or the maximum benefit shown on the Schedule of Benefits.