

Covid-19 Travel Insurance FAQs¹

Nationwide Plans

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USI Travel Insurance Services is monitoring COVID-19 and its potential impact on our customers and their travel. Travelers should consult the World Health Organization (WHO) (<https://www.who.int>) and the Centers for Disease Control and Prevention (CDC) (<https://www.cdc.gov>) for the most up to date information on COVID-19.

This document is designed to provide general assistance regarding the terms our travel protection plans as they relate to certain COVID-19 situations. We urge any customer who has a medical issue while traveling or who has any other question regarding their specific travel protection plan to call the number for the 24/7 global assistance services (on your plan document). We review every claim based on its unique facts and circumstances and are happy to answer any questions you may have.

Please read your travel protection plan documents carefully if you are considering canceling your trip due to COVID-19. Fear of travel is generally not a covered reason for cancellation under our travel protection plans. For other perils that are covered under our plans, each plan includes different coverages, limits and terms.

For purposes of these FAQs and coverage under our plans, the term Quarantine means Your strict isolation imposed by a Government authority or Physician to prevent the spread of disease. An embargo preventing You from entering a country is not a Quarantine. “Stay at home” or “Shelter in Place” orders issued by federal, state or local governments are not considered Quarantines.

Below are some general answers to questions we are receiving from customers regarding coverage under our travel protection plans:

1. If I want to cancel my trip because I’m afraid of exposure to COVID-19, does my travel protection plan cover that?

Cancellation of a trip for general concerns related to potential COVID-19 exposure is not generally covered under our travel protection plans.

Please check with your travel provider to see if you can cancel or reschedule your trip without incurring fees or penalties and regarding potential refund, travel credit, or rescheduling options.

¹ These FAQs are designed solely to provide general guidance regarding our travel protection plans and do not constitute legal advice nor advice with respect to any specific plan or claim. Please consult your plan documents or contact us for any specific questions regarding your coverage. In light of the evolving nature of the COVID-19 pandemic, these responses are subject to change.

2. If I have booked a trip that leaves at some future date and my destination is affected by COVID-19, will I receive reimbursement for my claim if I cancel my trip?

As almost all destinations are currently impacted by COVID-19, coverage depends on a number of factors, including, but not limited to: the terms of your specific travel protection plan; your reason for cancelling; and the amount of your non-refundable payments and deposits.

Fear or concern of traveling is generally not a covered reason for cancelling your trip. However, certain travel protection plans may provide coverage if you have been diagnosed with COVID-19 or are under Quarantine.

Prior to canceling your trip, please review the Trip Cancellation section of your plan to determine covered reasons for which you may be eligible to receive reimbursement or a refund or credit.

3. What if my flight is delayed or cancelled by the airline?

If your flight is delayed or cancelled, Trip Interruption, Missed Connection and Travel Delay benefits may be available. Please check your specific travel protection plan for terms and conditions. Time restrictions may apply. Also, please check with your travel provider to determine your options.

4. If my travel protection plan includes Cancel for Any Reason (CFAR) benefits and I cancel my trip, am I covered?

You may be covered for a percentage of the unused, non-refundable trip cost that you elected to insure. Please refer to your plan documents for specific details as coverage may vary by state and plan.

5. Can I add CFAR coverage to my existing travel protection plan?

If you have an existing travel protection plan, you will not be able to add CFAR coverage to that plan at a later date. If available, CFAR coverage may generally only be included at the time of original purchase within the time sensitive period listed in your plan. Scope and availability of CFAR coverage may also vary by state and plan.

6. If I become ill with COVID-19, am I covered?

If you become ill with COVID-19 prior to your departure and after the effective date of your plan, you may be eligible for Trip Cancellation coverage. These claims will usually require a confirmed diagnosis from a physician with proof of illness that states you are medically unable to travel at the time of departure or evidence that you are subject to Quarantine.

If you become ill with COVID-19 while on your trip you may be covered for Medical Expense, Emergency Evacuation, Trip Interruption, and/or Trip Delay benefits with a confirmed diagnosis, including proof of illness and inability to travel from a doctor, or evidence that you are subject to Quarantine. Please review your specific plan for the details and limits of such coverage.

7. If I am Quarantined before or during my trip, because of COVID-19 exposure or illness, am I covered?

If you are Quarantined while on a trip due to COVID-19 exposure or illness, your travel protection plan will usually continue in effect during such Quarantine.

Medically imposed Quarantine may be a covered reason for Trip Cancellation, Trip Interruption or Medical Expense benefits depending on the terms of your specific plan. Please refer to your specific plan for the details and limits of such coverage and a description of covered expenses.

8. Can I cancel my travel protection plan and receive a refund for the costs of such plan?

You may be eligible for a refund under the terms of the plan review period. Check your travel protection plan documents for details.

9. Is there any coverage for the COVID-19 Test that is required by the CDC before I return to the USA?

No.

10. What happens if I test positive for COVID-19 as a result of the required testing prior to my return to the USA?

If you have tested positive for COVID-19 and are required to be Quarantined, you may be eligible for certain benefits as defined in your plan documents.

Please refer to your specific plan for the details and limits of such coverage and a description of covered expenses.

11. What happens if my Traveling Companion tests positive during the COVID-19 test required for re-entry into the United States and I am required to Quarantine due to contact tracing and unable to travel home on my Scheduled Return Date?

If you are required to Quarantine, you may be eligible for Trip Interruption and/or Trip Delay benefits as outlined in your plan documents.

Please refer to your specific plan for the details and limits of such coverage and a description of covered expenses.

12. If I am required to be Quarantined on my Scheduled Return Date, will my additional expenses be covered for hotel, food and transportation?

Please check your plan documents. You may be eligible for Reasonable Expenses as outlined under the Travel Delay benefit in your plan documents.

13. If my Traveling Companion or I am unable to re-enter the United States because their/my COVID-19 Test has not come back, will I have a payable claim?

No, there is no specific coverage for delayed test results.

14. If I am unable to get a mandatory COVID-19 test or my results are not back in time prior to my scheduled departure, do I have Trip Cancellation coverage?

No, this is not a covered peril under the Trip Cancellation benefit.

15. If I test positive for COVID-19 during my trip, does the plan provide reimbursement for my lodging expenses?

If you are allowed to Quarantine in your original prepaid accommodations, there are no eligible expenses for reimbursement.

If you must leave your original prepaid accommodations and Quarantine elsewhere, the unused portion of your prepaid accommodations may be eligible for reimbursement. Please refer to your plan documents for specific details as coverage may vary by state and plan.

16. Can I claim the ticket expenses if the airlines denied my boarding due to failure to meet the entry requirements of the destination country related to travel restrictions associated with COVID-19?

No, unfortunately there are no benefits for this. Please make sure to verify information on the official page of the consulate or check the boarding requirements of the airlines.

17. Family member who was our host, contracts COVID-19 and I am now forced to incur hotel expenses, is this covered?

No.

18. We are traveling for a work function and our conference was canceled. Is this covered in my travel protection plan?

Event cancellations are not covered.

19. My work is requiring me to stay at home for some period of time upon returning from my trip. I cannot afford to take time off for vacation and then come back and take additional days. Will I be covered if I cancel my trip?

Work mandated stay at home orders are not covered.

20. What if the borders of the country of destination close while I am en route to my trip?

1) Will I have coverage under Trip Interruption? 2) If I am unable to leave my destination, will I have coverage under Travel Delay?

1) No, there is no Trip Interruption coverage for border closure.

2) No, there is no Travel Delay coverage due to border closure.

21. If the destination/resort to where I travelled mandates COVID-19 testing: 1) Is the cost of the mandatory test covered? 2) Will a positive test result administered by a non-qualified physician be satisfactory?

1) No, the cost of the test is not covered.

2) A positive test must be verified by a legally qualified Physician, as defined in your plan documents.

22. I tested positive for COVID-19 and my physician ordered me to Quarantine. My Quarantine is now over, and I am feeling well, however I have an upcoming trip next month, can I proceed to file a Trip Cancellation claim?

No, you must be certified as medically unable to travel or subject to Quarantine at the time of your trip. Eligible reasons for cancellation can be found in the plan document language.

Please refer to your plan documents for specific details as coverage may vary by state and plan.

23. What documentation will be required by claims department to support my claim?

Please contact the Claims Administrator at 866-223-4772 or via email at NWTravClaims@cbpinsure.com.