

Covid-19 Travel Insurance FAQs¹

Nationwide Plans

Updated April 12, 2021

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.

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 most of our travel protection plans and each plan includes different coverages, limits and terms.

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.

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 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: (1) the terms of your specific travel protection plan; (2) your destination; (3) your reason for cancelling; and (4) the availability of a refund or credit from you travel provider.

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

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.

diagnosed with COVID-19, are under quarantine or are traveling to a destination that is currently under a CDC travel restriction.

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.

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.

3. If I rebook my trip for a later date, will my original travel protection plan cover the rebooked trip dates?

If you postpone your trip due to COVID-19, your current travel protection plan may extend to your new trip dates provided:

- The new trip dates are no more than 18 months from your original trip dates.
- Additional costs, if required based on the new or postponed trip, will be collected. Plan costs will not be reduced or refunded for coverage for the new or postponed trip.

4. What if my flight is delayed or cancelled by the airline due to COVID-19?

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.

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

If your travel protection plan includes CFAR benefits, you may be covered for a percentage of the loss in the form of a credit or refund based on the terms of your specific plan. The availability of this coverage may be impacted by when you purchased your plan, the trip cost you elected to cover, and when you cancel your trip. Please refer to your plan documents for specific details as coverage may vary by state and plan.

6. 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.

7. 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 and your plan includes medical expense coverage, you may be covered for Medical Expense and Trip Interruption benefits with a confirmed diagnosis, including proof of illness from a doctor, or evidence that you are subject to quarantine. Please review your specific plan for the details and limits of such coverage.

8. 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.

9. What is considered to be a covered quarantine?

In order for a claim to qualify for coverage under the quarantine peril contained in some Nationwide travel insurance policies, a physician or governmental authority must have placed you in strict isolation due to having tested positive or being presumed positive for some infectious illness. Quarantine is defined as “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.” A “self-quarantine” would not be covered. Individuals who are able to leave their homes for necessary functions are not quarantined.

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

You may be eligible for a refund. Check your travel protection plan document for details.

If your travel provider cancels your trip and provides a full refund of your trip costs, upon request, we will refund the costs of your travel protection plan so long as no payable claim has been filed.

11. If I am ordered to “Shelter in Place,” is this considered to be a quarantine?

“Stay at home” or “Shelter in Place” orders issued by federal, state or local governments are not generally considered quarantines.

- 12. If a traveler tests positive and cannot return home to the US, what coverage applies? Coverage may apply if you are unable to return on your scheduled return date due to a covered reason under the Trip Delay benefit. What additional expenses may be covered (meals, accommodations, return flights, etc.)?**

Coverage will be extended until the traveler is released from quarantine. The traveler may be eligible for Additional Expenses which means “any reasonable expenses for meals and lodging that were necessarily incurred as the result of a Hazard and that were not provided by the Common Carrier or other party free of charge.”

- 13. 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. To submit a claim due to a natural disaster, you’ll need to provide... What documentation/proof is needed for claim submission? This is a difficult question to answer as there are so many types of Natural Disaster. In general, these are typically quite high-profile (e.g. hurricanes) and so any kind of news report, government statement (eg mandatory evacuation), or report from the Department of Transportation (eg road closure) should suffice.

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

COVID is treated as any other Sickness under the plans and so the same documentation is necessary (complete Trip Cancellation claim form which includes sections for the Attending Physician statement and a medical release).

- 15. Will my plan pay for a Covid test in another country?**

The cost of the test, if medically warranted, would fall under the medical expense benefit. However, the test would only be covered as such if the traveler has symptoms and the test is ordered by a Physician. The cost of the test that is required in order to re-enter the US is not covered.

FAQs added 9/14/2021

- 16. 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, will my additional expenses be covered for hotel, food and transportation?**

You are eligible for Reasonable Expenses as outlined under the Travel Delay benefit in your policy.

- 17. 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, there is no specific coverage for delayed test results.

- 18. If I am found to have a fever during a travel supplier's temperature check and am consequently unable to embark on or continue my trip, would I be eligible for Trip Interruption coverage?**

Yes, provided your Illness is verified by a legally qualified Physician as defined in your policy, who verifies that you are unable to continue your trip.

What if my *Traveling Companion* is unable to embark on or continue our trip due to a fever during a Travel Supplier's temperature check, would I be able to interrupt my trip?

Yes, provided your Travel Companion's Illness is verified by a legally qualified Physician as defined in your policy, who verifies that they are unable to continue their trip.

- 19. What if the destination to which I am traveling to requires me to be quarantined upon arrival? Can I cancel my trip to avoid this?**

If the government of a country on your itinerary/state that you are traveling to requires all travelers to be quarantined at any time during your Scheduled Trip upon arrival into the country/state, you may be eligible for Trip Cancellation coverage – provided:

- a. The destination country/state borders are open on Your departure date; and
- b. The quarantine mandate is in effect on Your departure date; and
- c. You cancel your Trip within 14 days of your scheduled departure date; and
- d. Your effective date of coverage is prior to the mandatory quarantine order for your destination.

- 20. What if the borders of the country of destination close while I am en route to my trip?**
a) Will I have coverage under Trip Interruption?

No, there is no coverage for border closure.

- b) If I am unable to leave my destination, will I have coverage under Travel Delay?**

No, there is no coverage due to border closure.

21. If the destination/resort to where I travelled mandates COVID-19 testing:

a) Is the cost of the mandatory test covered?

No, the cost of the test is not covered.

b) Will a positive test result administered by a non-qualified physician be satisfactory?

A positive test must be verified by a legally qualified Physician, as defined in your policy.

22. 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.

23. Can I take laboratory result of a positive Covid test to any Physician to prove my diagnosis?

A legally qualified Physician as defined in your policy, must verify that you have a positive COVID test.