

Coronavirus FAQs

[Starr Plans](#)

Trip Care Complete, Explorer Plans and Tour Operator Program

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 could still 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. See the next question for how you could get coverage for reasons not otherwise included on the plan, such as fear of the virus.

Is there any way I can get coverage in case I want to cancel in light of 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.

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.

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).

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.

Will the Trip Cancellation benefit cover trips canceled solely due to fear of coronavirus?

If the cancellation is done by the traveler solely due to fear of coronavirus, then no claim will be paid. Having fear of the possibilities is not a covered reason in travel insurance plans.

What happens if the tour operator cancels my trip and gives me a full trip refund?

- Effective, May 15, 2020, full policy refunds will now *only* be offered to those insureds that are in the Free Look period for their state.
- ***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.

If your travel supplier cancels your trip completely and provides a full refund of trip cost, you may request a pro-rated refund of your travel insurance premium.

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

Mail:

USI Travel Insurance Services
One International Plaza, Suite 400
Philadelphia, PA 19113.

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.

In the event that your trip was canceled 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. You must select your new trip dates by 5/31/2020 (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.