



# Travel Insurance Services

## FREQUENTLY ASKED QUESTIONS: CORONAVIRUS AND TRAVEL INSURANCE

Starr Plans: Trip Care Complete and USI Explorer

### **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?”

### **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?”

### **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.

## **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  
Building D, Suite 200  
Newtown Square, PA 19073

## **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. You must select your new trip dates by 11/30/2020 (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.

**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.

**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?"

**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.

### **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.

### **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.

### **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.

### **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.

### **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.

**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.

**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.

**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?**

There is no Trip Cancellation coverage as you have not already been quarantined. There is no Trip Interruption coverage as the trip has not started.

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

Our policies have a 7-day extension.

**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).

### **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.

### **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

**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.**