

Covid-19 Travel Insurance FAQs

January 2023



For Customers Who Currently Have Travel Insurance Underwritten by United States Fire Insurance Company

United States Fire Insurance Company continues to closely monitor developments regarding COVID-19 (the Coronavirus). We understand and appreciate that our customers are looking for information to help them understand more about our Travel Protection Plans and the possible coverage provided in the context of the current COVID-19 pandemic. This is a very challenging situation for people across the globe, and we share your concerns about the impact of the pandemic on the health and well-being of our traveling public.

While this is a fluid situation and subject to change, we would like to share some general information regarding the Travel Protection Plan you may have in force. Please keep in mind, however, that all Plans are different, so it is imperative for you to read your Plan Document and contact your Travel Administrator if you have any questions related to your specific coverage.

Frequently Asked Questions

Coverage for COVID-19 Related Claims under the Travel Product

The answers to the FAQs below are based upon the travel insurance underwritten by United States Fire Insurance Company that is available in most states. Please note, however, that it is possible that the answers to these questions could vary by Plan Design and by state. Your specific Plan Document controls (except where stated otherwise).

1. Is COVID-19 (the Coronavirus) treated the same as other sicknesses under the terms of the Plan?

Yes. COVID-19 is treated the same as any other Sickness for purposes of all coverages that are triggered by a Sickness or that can reimburse losses resulting from a Sickness – including death caused by Sickness.

Depending on the Plan Design, this can include – but is not necessarily limited to – the following (including the sub-benefits of many of these):

- Trip Cancellation;
- Trip Interruption;
- Accident and Sickness Medical Expense;
- Medical Evacuation and Repatriation of Remains.

2. What if my Traveling Companion or I take a test and the result comes back positive for COVID-19? Do I have a payable Trip Cancellation or Trip Interruption claim due to Sickness?

As stated above, Covid-19 is treated the same as any other Sickness. Plans typically require a Sickness to be “examined and treated by a Physician” in order for Trip Cancellation coverage, Trip Interruption coverage, or any other coverage triggered by a Sickness to apply. If a Covid-19 test is conducted by someone who meets the definition of a Physician in your Plan and this test determines that you or (in most – but not all – Plans) a Traveling Companion (as defined by your Plan) has Covid-19, then we would consider this to be a covered Sickness for all coverages triggered by a Sickness (assuming all other requirements of the particular coverage are satisfied).

We consider all PCR or laboratory tests to have been administered by a Physician. Therefore, a positive result from a PCR or laboratory test is sufficient to prove a covered Sickness for all coverages triggered by a Sickness (assuming all other requirements of those coverages are satisfied).

If the relevant person goes to a CVS/Walgreens/Minute Clinic/etc. and someone who is authorized by law to administer a Covid-19 test administers the test and this test determines that the relevant person has Covid-19, this is sufficient to prove a covered Sickness for all coverages triggered by a Sickness as well (assuming all other requirements of the particular coverage are satisfied).

A different analysis applies to self-administered home tests. In certain cases, a Physician is present remotely via a telehealth method when a home test is taken. We would consider this to be the same as a test administered by a Physician. **However, if a home test does not involve a Physician, we would require the relevant person to have their positive result confirmed by a Physician visit.** The Physician would need to confirm that the person is sick and therefore unable to take the trip or to continue the trip (as applicable to the particular coverage under which the claim is brought) or that the person is required to quarantine (see FAQ 4 for additional details on “Quarantine”) for coverages triggered by a quarantine. The Physician visit can either occur in person or via a telehealth method.

3. Do limitations and exclusions apply to claims for losses caused by COVID-19? Does the Exclusion for Pre-Existing Medical Conditions apply to losses caused by COVID-19? Can the Pre-Existing Medical Condition Exclusion Waiver apply to COVID-19?

The same limitations and exclusions that apply to all claims also apply to claims for losses caused by COVID-19, including the Exclusion for Pre-Existing Medical Conditions (where applicable). Please note that the same rules that determine whether a Sickness is considered to be a Pre-Existing Medical Condition also apply to COVID-19.

Certain Plan Designs include a Pre-Existing Medical Condition Exclusion Waiver. If the Pre-Existing Medical Condition Exclusion Waiver applies to losses stemming from Sickneses, it also applies to losses stemming from COVID-19.

4. What is considered to be a covered quarantine?

Quarantine means you (or in some, but not all Plans, your Traveling Companion) are forced into strict medical isolation by a recognized government authority, their authorized deputies, medical examiners or a Physician to prevent the spread of a disease due to the relevant person either having, or being suspected of having, a contagious disease, infection or contamination.

Please note that the relevant person is not considered to be forced into a strict medical isolation ***unless the relevant person is required to be confined twenty-four hours per day, seven days a week throughout the isolation period.***

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

We are not aware of any “Shelter in Place” or “Stay at Home” order that is a quarantine.

If a government or physician orders you to remain in your home or lodging, this can be considered a quarantine if – and only if – the order to shelter in place is mandatory and applies twenty-four hours per day, seven days a week throughout its duration. If the order is a “recommendation” or if there are exceptions that permit you to leave your home or lodging to obtain necessary provisions or food (etc.), this is not considered to be a quarantine as this is not a strict medical isolation.

6. My destination has issued a “mandatory self-quarantine.” Is this considered to be a quarantine?

This will depend upon the restrictions imposed by the order. If a government or Physician orders you to remain in your lodging, this can be considered a quarantine if – and only if – the order to self-quarantine is mandatory and applies twenty-four hours per day, seven days a week throughout its duration. If the order is a “recommendation” or if there are exceptions that permit you to leave your lodging to obtain necessary provisions or food (etc.), this is not considered to be a quarantine as this is not a strict medical isolation.

7. What if the destination to which I am traveling will place me or a Traveling Companion into quarantine when we arrive (or otherwise will require me or a Traveling Companion to be quarantined upon arrival)? Can I cancel or interrupt my trip to avoid this?

As an accommodation to our insureds, if the destination to which you are traveling is requiring all travelers similarly situated to you to be quarantined (as described above in response to FAQ 4) for a period of time upon entry, you may be eligible for Trip Cancellation coverage – provided the quarantine order that you would face is in effect within 14 days of your scheduled departure date and will not expire prior to your scheduled arrival at the destination. You must cancel your trip within this 14 day period prior to departure for the accommodation to apply. If you cancel your trip more than 14 days prior to your trip, then the accommodation does not apply unless you provide proof at the time of your cancellation that there is a quarantine order that will be in effect on your scheduled departure date.

If you have already departed on your trip but have not yet entered a destination that is requiring all travelers similarly situated to you to be quarantined, this accommodation applies to Trip Interruption coverage as well – provided the quarantine order that you would face is in effect within 14 days of your scheduled arrival into that destination and will not expire prior to your scheduled arrival at the destination.

This accommodation only applies to Trip Cancellation coverage if your Plan includes being quarantined as a covered reason for Trip Cancellation coverage. Likewise, this accommodation only applies to Trip Interruption coverage if your Plan includes being quarantined as a covered reason for Trip Interruption coverage. Some Plans that include being quarantined as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage also cover a Traveling Companion's quarantine. If your Plan includes a Traveling Companion's quarantine as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage, the same analysis described above would apply to your Traveling Companion.

Please note that this accommodation only applies if the quarantine at your destination is completely unavoidable for all travelers similarly situated to you or your Traveling Companion (as applicable). If you or your Traveling Companion can avoid the quarantine by testing negative for COVID-19 prior to arrival into the destination or by being fully vaccinated, then this accommodation would not apply.

8. I am required to quarantine upon return from my trip. Do I have a payable Trip Cancellation claim if I cancel my trip to avoid this?

No. The accommodation described above in FAQ 7 only applies if a destination *during* your trip is requiring travelers similarly situated to you to be quarantined upon arrival. It does not apply if you would face a quarantine in your return destination city or in any other place following the end of your trip.

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

Regardless of the terms of the Plan, United States Fire Insurance Company has made the administrative decision to allow for coverage to be extended for the entire duration of a COVID-19 related quarantine, and coverage will be extended for five additional days following the end of the quarantine provided you have not arrived back in your return destination city.

10. What expenses can be reimbursed if I need to quarantine during a trip?

The answer varies based on the Plan that you purchased. However, here are some key provisions on which to focus.

Trip Interruption coverage reimburses certain unused, non-refundable travel arrangements. Trip Interruption coverage cannot reimburse any additional expenses incurred solely due to a quarantine except for your Additional Transportation Cost (as defined in your Plan). Also, **if you quarantine in your prepaid hotel accommodations, you will not receive any reimbursement under the Trip Interruption coverage (or any other coverage in the Plan) for those same prepaid hotel accommodations.**

If you incur additional hotel or meal expenses solely due to a quarantine, you will not receive any reimbursement under the Trip Interruption coverage. However, when included in a Plan Design, the Travel

Delay and Missed Connection coverages may be able to reimburse additional meal and hotel expenses incurred due to a delay caused by a quarantine (subject to the terms and conditions of the applicable coverage).

Please note that the Trip Interruption coverage in certain Plan Designs may include coverage for additional hotel nights and meals if you cannot continue your trip due to a covered Sickness that does not require you to be hospitalized and you must extend your trip due to medically imposed restrictions, as certified by a treating Physician. When included, this sub-benefit of Trip Interruption may be subject to a lower limit and/or additional limitations, so be sure to review your Plan carefully.

11. I have been furloughed (or “temporarily laid off”) from my job. If I need to cancel or interrupt my trip because of this, will benefits be payable? What if my Traveling Companion is furloughed?

Certain Plans may include being laid off or fired from your job as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage. If either or both coverages in your Plan include this language, we will consider a furlough (or other temporary layoff) to trigger coverage – provided that you are furloughed while your coverage is in effect and the terms of the covered reason are otherwise satisfied. As with all claims, proof of loss will be required to be submitted for benefits to be payable. A statement from your employer describing your furlough may satisfy this requirement.

Some Plans that include being laid off or fired from your job as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage also cover a Traveling Companion’s job loss or layoff. If your Plan includes a Traveling Companion’s job loss or layoff as a covered reason for Trip Cancellation coverage and/or as a covered reason for Trip Interruption coverage, the same analysis described above would apply to your Traveling Companion’s furlough (or other temporary layoff).

12. What if a physician advises a Traveling Companion or me not to travel due to a heightened vulnerability to contracting COVID-19? Will Trip Cancellation benefits be payable?

A cancellation due to fear of contracting COVID-19, even if reasonable and supported by a physician’s note advising the insured or a Traveling Companion not to travel due to an underlying condition (or any other reason), would not be covered unless you purchased Cancel For Any Reason coverage (subject to the standard rules that apply to this coverage).

We and our partners understand the nature of your situation and are here to provide assistance and applicable coverage under your Plan. We want to support all of our customers in a very meaningful way. Our ultimate goal is to help our customers navigate through this very serious situation.

This document only provides a general summary. Please refer to the actual Plan Document for the specific terms and conditions of the specific Plan issued to you as eligibility for coverage varies based upon the specific Plan terms, conditions and limitations, and may vary by state or may not be available in all states. Not all Plan Documents will include all of these coverages or coverage triggers, and certain features are not be available in all states.