

# Coronavirus FAQs

Crum & Forster Plans

Travel Insurance Select

## **Can I still buy travel protection 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 the trip solely due to fear of coronavirus. It could still cover you for all other reasons you would cancel a trip, such as death in the family, health or accident that does not allow you to travel.

Please refer to our recent blog post for more information on what may or may not be covered.

<https://blog.travelinsure.com/2020/02/coronavirus-what-you-need-to-know-before-you-travel.html>

## **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 get the Cancel For Any Reason (CFAR) upgrade on your plan. If you select this upgrade, you can cancel your trip for literally any reason at all (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 21 days of the date your initial trip payment/deposit is received.
- b. You must insure 100% of your non-refundable trip costs. (Additional terms apply.)

## **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.

Insuring Individual and Group Travelers Worldwide

One International Plaza, Suite 400 • Philadelphia, PA 19113 USA

800.937.1387 • [info@travelinsure.com](mailto:info@travelinsure.com) • [www.travelinsure.com](http://www.travelinsure.com)

CA License: OG11911 (USI Insurance Services, LLC, dba USI CA Insurance Services, LLC)

**Will the trip cancellation benefit cover cancelled trips solely due to coronavirus?**

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

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

- a. You would need to submit a letter from the Tour Operator stating that they cancelled the trip and gave you a full refund.
- b. You must submit in writing (an email or letter) stating that you have not and will not submit a claim on the current plan.
- c. We will then start the process for your plan cost to be refunded.

**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.