

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.

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. See plan document.)

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 21 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 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 in travel insurance plans.

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

If your travel supplier cancels your trip completely and provides a full refund of trip cost, you may request a refund of your travel insurance premium. If you voluntarily choose not to go on your trip, but the travel supplier will still be running the trip, you are not eligible for a refund of your travel insurance premium.

To request a 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. (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 must be departing by 12/31/2022.

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.