

Covid-19 Travel Insurance FAQs

May 2023



For Customers Who Currently Have Travel Insurance Underwritten by United States Fire Insurance Company and Those Who Are Considering a Plan Containing Our Travel Insurance to Protect Future Trips

On May 11, 2023 at 11:59 PM, the COVID-19 nationwide public health emergency comes to an end, with certain mandates issued jointly by the Department of Labor and the Department of the Treasury (IRS) ending on July 10, 2023. While this does not mean that COVID-19 (the Coronavirus) will cease disrupting travel at that time, it does signify that the world is returning to a sense of normalcy after more than 3 years of uncertainty. **Any Travel Protection Plans containing travel insurance underwritten by United States Fire Insurance Company that are purchased on or after July 11, 2023 will be governed solely by the terms of the Plan.** The FAQs below detail how Plans containing our travel insurance may be able to help those impacted by COVID-19. 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 in all cases.

- 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 COVID-19 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., 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 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 Sicknesses, 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 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?

The quarantine trigger (when included in a Plan) requires a person to actually be quarantined in order to apply for all coverages that can be triggered by a quarantine, which may include Trip Cancellation, Trip Interruption, Trip Delay, and/or Missed Trip Connection (depending on the Plan).

For Plans purchased prior to July 11, 2023 only: United States Fire Insurance Company may accommodate certain situations where a person is cancelling a trip to avoid a quarantine. If the destination to which you are traveling is requiring all travelers similarly situated to you to be quarantined (as described above in 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. This accommodation applies only if your Plan includes being quarantined as a covered reason for Trip Cancellation coverage. Some Plans that include being quarantined as a covered reason for Trip Cancellation 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, 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.

For Plans purchased prior to July 11, 2023 only: United States Fire Insurance Company may accommodate certain situations where a person is interrupting a trip to avoid a quarantine. 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 (as described above in FAQ 4), you may be eligible for Trip Interruption coverage – 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 applies only 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 Interruption coverage also cover a Traveling Companion’s quarantine. If your Plan includes a Traveling Companion’s quarantine 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 have been quarantined during my trip. How long can coverage under my Plan be extended?

Review your Plan Document as this will vary. Your Plan Document may include a section titled “Extension of Coverage.” This details the coverages that can be extended, what must occur for those coverages to be extended, and how long the extension of coverage may apply.

For Plans purchased prior to July 11, 2023 only: United States Fire Insurance Company 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.

9. 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 Trip Delay and Missed Trip 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: 1.) if you cannot continue your trip due to a covered Sickness that does not require you to be hospitalized; and 2.) 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.

10. 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).

11. 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).

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.