

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

The Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO) are closely monitoring developments regarding COVID-19 (the Coronavirus). The outbreak of the Coronavirus was first reported on **December 31, 2019** in Wuhan, China. We understand and appreciate that our customers are looking for more information to help them understand more about their Travel Protection Plans and the possible coverage provided in the context of the current COVID-19 outbreak. 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 customers to read their Plan Documents and contact their travel providers if they have any questions related to their specific coverage.

# **Frequently Asked Questions**

## **Coverage for COVID-19 Related Claims under the Travel Product**

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*The answers to the FAQs below are based off of 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.*

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

Yes. COVID-19 is treated that 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 deaths 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,
- Emergency Medical Evacuation/ Medical Repatriation/ Return of Remains.

**2. Do limitations and exclusions apply to COVID-19 related claims? Does the Exclusion for Pre-Existing Conditions apply to COVID-19 related claims? Can the Waiver of the Exclusion for Pre-Existing Conditions apply?**

The same limitation and exclusions that apply to all claims also apply to claims related to COVID-19, including the Exclusion for Pre-Existing Conditions. Please note that the same rules that govern all pre-existing conditions also apply to COVID-19.

Certain Plan Documents offered by our partners include a Waiver of the Exclusion for Pre-Existing Conditions. If the Waiver of the Exclusion for Pre-Existing Conditions applies to losses stemming from sicknesses, it also applies to losses stemming from COVID-19.

**3. Is there a specific date by which I must have purchased my Plan in order to qualify for coverage related to COVID-19 related losses?**

The language in our forms does not support an exclusion due to an event becoming “known” or “foreseeable.” Because of this, US Fire cannot state that losses caused by COVID-19 would not be covered after a set purchase date. Rather, the date by which the Plan must have been purchased for benefits to be payable will vary from coverage to coverage and from Plan Design to Plan Design.

**4. What triggers for Trip Cancellation could COVID-19 cause to occur?**

The coverage that you purchased may include, but is not necessarily limited to, the following covered reasons for Trip Cancellation – all of which could be triggered directly or indirectly by the COVID-19 pandemic. The exact language in each Plan may vary and not all covered reasons are included in each issued Plan:

- **Sickness**
- **Death**
- **Quarantine**
- **Called to military duty for a national disaster**
- **Family or friends unable to provide accommodations due to life-threatening illness or death**
- **Primary or secondary school continues classes beyond the predefined school year**
- **Being required to work during the trip**
- **Being laid off or fired from your job**

In all cases, the triggering event must occur while coverage is in effect. Additional terms apply to all triggers discussed above. See your Plan Document for full details.

## 5. What triggers for Trip Interruption could COVID-19 cause to occur?

The coverage that you purchased may include, but is not necessarily limited to, the following covered reasons for Trip Interruption – all of which could be triggered directly or indirectly by the COVID-19 pandemic. The exact language in each Plan may vary and not all covered reasons are included in each issued Plan:

- **Sickness**
- **Death**
- **Government mandated shut down of an airport or air traffic control system**
- **Quarantine**
- **Called to military duty for a national disaster**
- **Family or friends unable to provide accommodations due to life-threatening illness or death**
- **Primary or secondary school continues classes beyond the predefined school year**
- **Being required to work during the trip**
- **Being laid off or fired from your job**

In all cases, the triggering event must occur while coverage is in effect. Additional terms apply to all triggers discussed above. See your Plan Document for full details.

## 6. What triggers for Travel Delay and Missed Connection could COVID-19 cause to occur?

Plan Documents may include either or both Travel Delay coverage or Missed Connection coverage. Each of these separate coverages may include the following covered reasons – all of which could be triggered directly or indirectly by the COVID-19 pandemic (the exact language in each Plan may vary and not all covered reasons are included in each Plan):

- **Common Carrier Delay**
- **Quarantine**

For Travel Delay, an insured must be delayed (for the number of hours detailed in the Plan Document) while en route to/from or during a trip due to a covered reason.

For Missed Connection, an insured must miss a cruise or tour departure due to a delay (for the number of hours detailed in the Plan Document) caused by a covered reason.

In all cases, the triggering event must occur while coverage is in effect. Additional terms apply to all triggers discussed above. See your Plan Document for full details.

**7. 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?**

If the destination to which you are traveling is requiring travelers similarly situated to you to be quarantined for a period of time upon entry, you may be eligible for Trip Cancellation coverage – provided the quarantine that you would face is in effect within 14 days of your scheduled departure date. You must cancel your trip during this 14 day period prior to your scheduled departure date. Please note that this only applies if your Plan Document includes “quarantine” as a covered reason for Trip Cancellation.

If you have already departed on your trip but have not yet entered the destination that is requiring travelers similarly situated to you to be quarantined, there may be coverage for Trip Interruption – provided the quarantine that you would face is in effect within 14 days of your scheduled arrival into the destination ordering the quarantine. Please note that this only applies if your Plan Document includes “quarantine” as a covered reason for Trip Interruption.

All claims will need to be thoroughly reviewed to verify what costs are eligible to be reimbursed. All related documentation will need to be submitted in order to ensure eligibility.

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

Regardless of the terms of your Plan Document, US Fire has made the administrative decision to allow for coverage to be extended for the entire duration of your COVID-19 related quarantine. In addition, 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. I have been furloughed from my job. If I need to cancel or interrupt my trip because of this, will benefits be payable?**

As stated above, 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 include this language, we will consider a furlough to trigger coverage – provided that you are furloughed while your coverage is in effect and the terms of the covered reason are otherwise satisfied.

**10. The State Department has issued travel advisories for certain countries, President Trump has announced a travel ban on foreign nationals who have recently visited certain European Countries from entering the United States, and the World Health Organization has declared COVID-19 to be a pandemic? Will benefits be payable if I cancel or interrupt my trip for any of these reasons?**

The State Department’s decisions to issue travel advisories for certain countries, President Trump’s decision to bar foreign nationals (who had been in one of the applicable European countries within the prior 14 day period) from entering the United States, and the World Health Organization’s decision to declare COVID-19 to be a pandemic do not trigger coverage under any Plan with travel insurance underwritten by US Fire – **except for Cancel for Any Reason and Interruption For Any Reason coverages if these are included as part of the coverage that you purchased.** The standard rules that apply to Cancel for Any Reason and Interruption For Any Reason coverages apply if a Plan contains either or both of these coverages.

**11. Does the Plan cover Trip Cancellations or Trip Interruption because one or more intended destinations on my trip has reported incidents of COVID-19?**

The fact that incidents of COVID-19 have been reported at your destination is not sufficient – in and of itself – to trigger coverage for Trip Cancellation or Trip Interruption. **If you have a Plan that includes coverage for Trip Cancellation and/or Trip Interruption, you must cancel or interrupt your trip due to a covered reason (as discussed above).** The covered reasons most likely to apply are described above. Fear of contracting the Coronavirus alone is not a covered reason for Trip Cancellation or Trip Interruption coverage. However, if the coverage that you purchased includes either or both Cancel for Any Reason or Interruption For Any Reason coverages, benefits would be payable (subject to the standard rules that apply to these coverages).

**12. Does the Plan cover Trip Cancellations or Trip Interruptions because one or more of the intended destinations on my trip is the subject of a Centers for Disease Control and Prevention (CDC) travel warning?**

The CDC's decision to issue a travel warning for a destination on your trip is not sufficient – in and of itself – to trigger coverage for Trip Cancellation or Trip Interruption. **If you have a Plan that includes coverage for Trip Cancellation and/or Trip Interruption, you must cancel or interrupt your trip due to a covered reason (as discussed above).** The covered reasons most likely to apply are described above. Fear of contracting the Coronavirus alone is not a covered reason for Trip Cancellation or Trip Interruption coverage. However, if the coverage that you purchased includes either or both Cancel for Any Reason or Interruption For Any Reason coverages, benefits would be payable (subject to the standard rules that apply to these coverages).

**13. Does the Plan cover Trip Cancellations or Trip Interruptions because one or more of the intended destinations on my trip has reported incidents of any pandemic?**

The fact that incidents of a pandemic have been reported at your destination is not sufficient – in and of itself – to trigger coverage for Trip Cancellation or Trip Interruption. **If you have a Plan that includes coverage for Trip Cancellation and/or Trip Interruption, you must cancel or interrupt your trip due to a covered reason (as discussed above).** The covered reasons most likely to apply are described above. Fear of contracting the Coronavirus alone is not a covered reason for Trip Cancellation or Trip Interruption coverage. However, if the coverage that you purchased includes either or both Cancel for Any Reason or Interruption For Any Reason coverages, benefits would be payable (subject to the standard rules that apply to these coverages).

**14. Does the Plan cover Trip Cancellations or Trip Interruptions because the country or state to which I am traveling has closed its borders?**

No. If you have a Plan that includes coverage for Trip Cancellation and/or Trip Interruption, you must cancel or interrupt your trip due to a covered reason (as discussed above). However, if the coverage that you purchased includes either or both Cancel for Any Reason or Interruption For Any Reason coverages, benefits would be payable (subject to the standard rules that apply to these coverages).

**15. What if my physician advises a traveling companion or me not to travel due to a heightened vulnerability to contracting COVID-19?**

A cancellation due to an insured's reasonable fear of contracting COVID-19, 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.

**16. I am not sick and no person mentioned in my Plan Document is sick/dead either. Are there any additional coverages that COVID-19 could directly or indirectly trigger?**

The standard rules that apply to Cancel for Any Reason and Interruption For Any Reason coverages apply if you purchased either or both of these coverages.

The standard rules that apply to Change Fee, Itinerary Change, and Reimbursement of Miles or Reward Points apply if a Plan contains any or all of these coverages.

Additional coverages in your Plan Document may also be triggered.

**State-Specific Issue – New York Only**

**Gov. Cuomo advised that Crum & Forster is offering Cancel for Any Reason coverage to residents of New York. Is this accurate?**

Neither US Fire nor any other Crum & Forster company offers Cancel for Any Reason as a travel insurance coverage to residents of New York. US Fire does, however, partner with travel suppliers (such as cruise lines, tour operators, and travel agencies) who provide non-insurance Cancel for Any Reason Waivers to residents of New York. This is what the Governor was referring to. If you purchased your Plan with a cruise line, tour operator, travel agency, or any other travel supplier, we recommend that you ask the travel supplier if it offers a non-insurance Cancel for Any Reason Waiver.

**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.**