

# Covid-19 Travel Insurance FAQs

Travel Insurance Select (Crum & Forster)

*Updated January 2022*



## **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 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 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**

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*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.*

**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,
- Emergency Medical Evacuation/ Medical Repatriation/ Return of Remains.

**2. What if my Traveling Companion or I take a home test and the result comes back positive for COVID-19?**

Home tests are treated the same as any other COVID-19 test. In many cases, a physician is present remotely via a telehealth method when a home test is taken, and we would consider this to be the same as a test administered by a Physician or Legally Qualified Physician (as defined by your Plan). If such a test allows the Physician or Legally Qualified Physician to determine that you or (in most – but not all – Plans) a Traveling Companion (as defined by your Plan) has COVID-19, then there may be a payable claim, provided that the Plan contains a coverage that is triggered by sickness or quarantine and that coverage is in effect. The Physician/Legally Qualified Physician would need to confirm that the person is sick and therefore unable longer take the trip or 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 8 for additional details on “Quarantine”). All additional terms and conditions of the particular coverage would need to be satisfied as well.

If a home test does not involve a physician, we would require the relevant person to reach out a Physician or Legally Qualified Physician. The Physician/Legally Qualified Physician would need to confirm that the person is sick and therefore unable longer take the trip or 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 8 for additional details on “Quarantine”). Please note that a physician’s visit delivered via telehealth may be able to satisfy this requirement.

**3. Do limitations and exclusions apply to claims for losses caused by COVID-19? Does the Exclusion for Pre-Existing Conditions apply to losses caused by COVID-19? Can the Waiver of the Exclusion for Pre-Existing Conditions 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 Conditions (where applicable). Please note

that the same rules that determine whether a sickness is considered to be a Pre-Existing Condition also apply to COVID-19.

Certain Plan Designs 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.

**4. Federal regulations require those who travel abroad to be tested for COVID-19 prior to re-entry into the United States. Is the cost incurred for administering this test covered by my Plan?**

No.

Accident and Sickness Medical Expense coverage (when included in a Plan) can only reimburse certain, defined medical expenses, typically referred to as “Covered Expenses” or “Medical Expenses” (depending on your Plan). **The cost of administering a test for any disease, including COVID-19, can only be covered if a Physician or Legally Qualified Physician (as defined by your Plan) orders you to be tested.** Here, the test is being ordered by the United States government rather than a Physician or Legally Qualified Physician. Therefore, the cost incurred for administering this test would not be considered a Covered Expense or Medical Expense for purposes of the Plan’s Accident and Sickness Medical Expense coverage or any other coverage – even if you test positive.

However, if a Physician or Legally Qualified Physician orders you to be tested for COVID-19 or any other disease while on your trip, this could potentially be covered under your Plan’s Accident and Sickness Medical Expense coverage, subject to the standard terms and conditions of your Plan.

**5. What if I test positive for COVID-19 when I undergo a COVID-19 test required for re-entry into the United States? Can my medical expenses be covered?**

Please note that our Plans will not cover the cost of administering a COVID-19 test undertaken solely to comply with federal regulations – even if you test positive (see FAQ 4). However, if this test determines that you are positive for COVID-19 and a Physician or Legally Qualified Physician (as defined by your Plan) orders you to undergo medical treatment due to this positive COVID-19 test, your treatment could be covered while your coverage is in effect (subject to the standard terms and conditions of your Plan).

**6. What if I test positive for COVID-19 when I undergo a COVID-19 test required for re-entry into the United States? Will I have a payable Trip Interruption or Travel Delay claim? What if my Traveling Companion tests positive?**

Please note that the Plan will not cover the cost of administering a COVID-19 test undertaken solely to comply with federal regulations – even if you test positive (see FAQ 4). However, if this test determines that you or (in most – but not all – Plans) a Traveling Companion (as defined by your Plan) are positive for COVID-19, then we would consider you or the Traveling Companion to have a covered Trip Interruption claim for “sickness” **if a Physician or Legally Qualified Physician (as defined by your Plan) determines that you or your Traveling Companion must interrupt the trip due to this sickness**, subject to the standard terms and conditions of your Plan. This includes home tests, as described in FAQ 2.

**If you or a Traveling Companion are determined to be positive for COVID-19 by a test that is administered by someone who is not a Physician or Legally Qualified Physician, additional action must be taken in order for this to be considered a covered sickness for purposes of Trip Interruption coverage.** As soon as reasonably possible, you or your Traveling Companion will need to seek the attention of a Physician or Legally Qualified Physician, and the Physician or Legally Qualified Physician will need to confirm that you/your Traveling Companion are sick and that this prevents you/your Traveling Companion from being able to continue the trip as planned. Please note that a physician’s visit delivered via telehealth may be able to satisfy this requirement.

You could also have a payable Trip Interruption claim if you or a Traveling Companion are forced to quarantine as a result of a positive COVID-19 test (including a home test, as described in FAQ 2). The quarantine trigger for Trip Interruption coverage is discussed in more detail below.

Travel Delay coverage typically covers different expenses than Trip Interruption coverage. This coverage may also be triggered by a positive COVID-19 test if – as a result – you are forced to quarantine. FAQs below describe what is considered to be a quarantine under Plans containing our travel insurance in more detail.

Please note that some (but not all) Plans with our travel insurance also cover Travel Delays caused due to a Traveling Companion’s quarantine, and some (but not all) Plans also cover Travel Delays due to sickness. Be sure to check your Plan Document to see what is covered.

## **7. What if my Traveling Companion or I am unable to re-enter the United States solely because a COVID-19 Test has not come back? Will I have a payable claim?**

The standard rules that apply to Interruption For Any Reason coverage apply if you purchased this coverage. However, you will not have a payable Trip Interruption claim or Travel Delay claim, as this situation is not a covered reason for either coverage.

## **8. What is considered to be a covered quarantine?**

A “quarantine” is a strict medical isolation imposed by a recognized government authority, their authorized deputies, a medical examiner or a physician to prevent the spread of a disease due to you or (in most – but not all – Plans) a Traveling Companion (as defined by your Plan) either

having, or being suspected of having, a contagious disease, infection or contamination. An order is not considered to impose a strict medical isolation ***unless the order requires the relevant person to be confined twenty-four hours per day, seven days a week throughout its duration.***

If you or a Traveling Companion decide to “self-quarantine” upon the advice of comments made by a public health official, or upon the advice of any medical doctor in the media, this is not considered to be a physician-ordered quarantine. Rather, a physician must specifically order the relevant person to be quarantined due to that person having (or being suspected of having) a contagious disease, infection or contamination, and the order must apply twenty-four hours per day, seven days a week throughout its duration.

A “recommendation” is not a quarantine. The order must come from a government or a physician and must be mandatory to qualify as a strict medical isolation.

**9. 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.

**10. 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.

**11. 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 8) 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.

**12. 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 11 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.

**13. 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.

#### 14. 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).

#### 15. 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).

**16. 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).

**17. 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.

**18. What is considered to be a Natural Disaster?**

Natural Disaster means a flood, hurricane, tornado, earthquake, mudslide, tsunami, avalanche, landslide, volcanic eruption, fire, wildfire or blizzard that is due to natural causes. To submit a claim due to a natural disaster, you'll need to provide documentation or proof such as a news report, government statement (e.g. mandatory evacuation), report from the Department of Transportation (e.g. road closure) or other similar documentation.

**19. I tested positive for Covid-19 just before my trip. How can I file a Trip Cancellation claim?**

COVID is treated as any other Sickness under the plans and so the same documentation is necessary (complete Trip Cancellation claim form which includes sections for the Attending Physician statement and a medical release).

*FAQs Added Sept. 10, 2021:*

**20. What if the destination/resort to where I travelled provides COVID-19 testing?**

Both Trip Cancellation coverage and Trip Interruption coverage can include “sickness” as a covered reason. In order for the “sickness” trigger to apply in either Trip Cancellation coverage or Trip Interruption coverage, the Insured or (in most – but not all – Plans) a Traveling Companion (as defined) must require medical treatment at the time of the cancellation or interruption (as applicable), and a **Physician or Legally Qualified Physician (as defined) must determine that this sickness requires the Insured/Traveling Companion to have to cancel or interrupt the trip.** If a Physician or Legally Qualified Physician administers the COVID-19 Test and he/she determines that Insured’s/Travel Companion’s test results prevent the Insured/Traveling Companion from being able to embark on or continue the trip, then there may be Trip Cancellation coverage or Trip Interruption coverage (as applicable), subject to the standard terms and conditions of the Plan.

**If the Insured or a Traveling Companion tests positive for COVID-19 with a test that is self-administered or a test that is administered by someone who is not a Physician or Legally Qualified Physician, additional action must be taken in order for this to be considered a covered sickness for purposes of Trip Cancellation coverage or Trip Interruption coverage.** As soon as reasonably possible, the Insured/Traveling Companion will need to seek the attention of a Physician or Legally Qualified Physician, and the Physician or Legally Qualified Physician will need to confirm that the Insured’s/Traveling Companion’s test results prevent the Insured/Traveling Companion from being able to embark on or continue the trip. Please note that a Physician’s or Legally Qualified Physician’s visit delivered via telehealth may be able to satisfy this requirement.

## **21. What documentation will be required by claims department to support my claim of positive test?**

We will need a statement from a Physician or Legally Qualified Physician (as defined by the Plan) that confirms that the person was unable to take the scheduled trip due to a positive COVID-19 test. We do not need to see the test itself or even know who administered the test. The key item we need is confirmation from a Physician or Legally Qualified Physician that a test was administered, the person tested positive, and that, therefore, the person cannot take the trip.

## **22. Can I take laboratory results of a positive COVID-19 test to any physician to prove my diagnosis?**

Yes, as long as that physician meets our definition of a Physician or Legally Qualified Physician and submits a medical statement on your behalf.

**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.**