

## Coronavirus (COVID-19) Traveler Frequently Asked Questions

To help you understand eligible coverage with the Travelex plans, please refer to these most Frequently Asked Questions received by our Customer Solutions Center.

### COVERAGE QUESTIONS

#### **1. If I have a Travelex insurance plan, can I cancel my trip due to coronavirus?**

Generally speaking, travel insurance does not provide Trip Cancellation/Interruption coverage for fear of travel, travel advisories and destination being inaccessible due to an epidemic such as coronavirus.

To be eligible for Trip Cancellation/Interruption coverage, one of the following must occur while your coverage is in effect:

- you or your Traveling Companion would need to be sick as diagnosed by a physician and unfit for travel (which could include contracting the coronavirus, and as a result being physically quarantined)
- your non-traveling Family Member is diagnosed with the coronavirus and is considered life-threatening or they require your immediate care. This must be certified by a physician.
- your Business Partner is diagnosed with the coronavirus and you must cancel or interrupt your trip to assume daily management of the business. This must be certified by a physician.

#### **2. If I purchase a Travelex plan for an upcoming trip, what coverage do I have in regard to coronavirus?**

Coronavirus is being treated the same as any other illness. It is subject to pre-existing medical condition exclusions. You may be eligible for Trip Interruption, Emergency Medical/Evacuation coverage if you contract the virus while on your trip.

#### **3. Would I have to be quarantined in a hospital to be eligible for coverage?**

There can be coverage if the you are quarantined in either a hospital, hotel or vacation rental (i.e. Airbnb) while on a trip. A doctor would have to order the quarantine and this order would have to be submitted at the time of a claim.

In this instance, you are eligible for Trip Interruption, or Trip Delay (including if you are quarantined). As described in answer #1 there may be coverage for Trip Cancellation.

You would not be eligible for coverage for the following:

- Government imposed quarantine
- Self-imposed quarantine
- Shelter in place order

#### **4. Am I covered for Trip Cancellation or Trip Interruption if the government issues a travel warning, travel restrictions, or travel ban to and from my destination?**

If you are unable to travel to your destination due to a government travel warning, restriction or ban, you would not be eligible for Trip Cancellation/Interruption coverage. Travelex may allow you to apply the policy to another trip at a later date. Please contact Travelex Customer Solutions at 800.819.9004 or [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com) for further details on this option.

## **5. Am I covered for Trip Cancellation or Trip Interruption if my travel supplier cancels my trip due to coronavirus?**

If your trip or flight to or from your destination is cancelled due to coronavirus there would be no coverage under the Trip Cancellation/Trip Interruption terms of your Travelex plan. We encourage you to contact your travel supplier to seek a refund or make alternate arrangements.

Travelex may allow you to apply the policy to another trip at a later date. Please contact Travelex Customer Solutions at 800.819.9004 or [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com) for further details on this option.

## **6. If my physician advises me not to travel due to my age or underlying health conditions and there is a high risk of me contracting the coronavirus, am I eligible to cancel/interrupt my trip?**

You would only be eligible for Trip Cancellation/Interruption coverage if you become ill while the policy is in place and the sickness is so disabling as to prevent you from taking or continuing the trip. Fear of contracting the coronavirus even with a certified physician notice, is not an eligible reason under the terms of the Trip Cancellation/Interruption coverage.

## **7. If my employer enacts a travel restriction, can I cancel under the terms of Cancel for Business Reasons in the policy?**

If your policy includes Cancel for Business Reasons, you may be eligible for coverage if you are required to work during your scheduled trip, and other reasons under the terms of the Cancel for Business Reason provision.

The base plan includes coverage if you are involuntarily terminated through no fault of your own, provided you have been an active employee for the same employer for at least 1 continuous year.

If a business imposes a restriction of business travel due to the coronavirus, you are not eligible for Trip Cancellation/Interruption coverage under the terms of the policy (see the applicable policy).

Furthermore, if the purpose of the trip is to attend a conference or a work event and that event is cancelled, you are not eligible for Trip Cancellation coverage under the terms of the policy.

## **8. Can policies be cancelled?**

### **Policy cancellation within the 15-day review period**

Yes, you can cancel the policy as long as it's prior to departure and there are no claims to file against the policy.

### **Policy cancellation outside the 15-day review period**

A one-time date transfer is preferred; however, cancellation would be considered if:

- 100% of trip cost has been refunded in full IN CASH
- No future trip planned
- There is verification that no claims have or will be filed against the policy
- Proof of refund from travel suppliers must be provided to Travelex
- If an insured accepts a supplier credit, they would not be eligible for a Travelex policy refund

## 9. How does Financial Default coverage work?

Custom Travel Secure has coverage for Financial Default if:

- Purchase requirements were met
- Financial Default occurs more than 14 days after effective date
- Financial Default is not covered if the traveler books arrangements directly with the defaulted supplier

### **Purchase requirement:**

- Custom Travel Secure plan was purchased within 21 days of initial trip deposit

Contact Travelex Insurance Services with questions prior to your trip departure.

Email: [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com) or 800.819.9004, 8:00 am – 7:00 pm CST Monday – Friday.

The coronavirus (COVID-19) situation continues to evolve. These FAQ's are accurate as of this publication. We will continually monitor this situation and provide you with updates as they become available. Please refer to your appropriate policy document for complete details regarding plan coverage.

The product information provided is only a brief summary. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy or Description of Coverage. Coverage and rates may vary by states. If there is any conflict between the contents of this website and the Policy or Description of Coverage, the Policy or Description of Coverage will govern in all cases.