

# COVID-19 Travel Disruption Advice

*(as at 20 March 2020)*

The below general information is intended to give guidance and reassurance to Cardmembers whose Cards include travel medical and trip cancellation insurance benefits in relation to the COVID-19 pandemic. The guidance is as accurate and up-to-date as possible but the final decision/assessment of individual claims is made by the insurer.

## **What should I do if I need to make a claim?**

### **Travel Accident Insurance:**

Notice of claim must be given to Indemnity Insurance Company of North America, by phone at 1-305-670-9935 or by fax at 1-305-670-9583.

### **Travel Assistance Insurance:**

In case you need assistance, please call: 1-866-274-3547 or 1-312-935-3798 (collect).

### **Travel Inconvenience Insurance:**

Notice of Claim should be provided to Indemnity Insurance Company of North America within thirty (30) days of the Loss. Please contact them by calling 1-305-670-1974 from Monday through Friday 8:30 a.m.- 6:00 p.m. AST or, Email them at any time [puertoricofirstnoticeofloss@chubb.com](mailto:puertoricofirstnoticeofloss@chubb.com) **I need to cancel or change my travel plans. What should I do?**

In the first instance, you should always contact your airline or travel provider to postpone your trip or arrange a refund or travel credit. Most airlines and hotels are now providing flexible cancellation arrangements and/or travel credits.

If the government advises against all travel, you will not be covered by your insurance policy if you do choose to travel against this advice. If the government advises against all but essential travel, you will only be covered if your travel is essential.

“Essential” in this context is interpreted as travel that an independent person would agree cannot be put off until a later date.

If your travel was booked before the government advice was issued and as a result you cannot travel, the insurer may be able to compensate as explained below.

## **Under what circumstances will I be compensated if I cancel my trip?**

The insurer usually compensates for cancellations only under certain circumstances; however, in these extraordinary circumstances the trip cancellation insurance has been improved and they expect to provide coverage under the following 4 circumstances:

1. Your flight was cancelled due to COVID-19
2. The destination government has imposed restrictions (i.e. quarantine or ban on foreign arrivals), and travel was booked before restrictions were announced
3. Your home country advises against non-essential travel, and travel was booked before advice was issued
4. You have become either ill or quarantined due to COVID-19, and therefore cannot travel

In each of the above circumstances, the below 3 points must also be met:

1. Your insurance policy includes Cancellation/Curtailment cover (Centurion travel insurance policies include Cancellation/Curtailment cover).
2. You have already contacted your airline or travel provider to change dates or arrange a refund or to receive a travel credit and have been unsuccessful. The insurer will require proof of this as part of your claim.
3. Your travel was booked on an American Express card.

Please note: All claims are subject to validation.

**I no longer want to travel abroad because I am worried about the spread of the virus. May I cancel?**

Only when the government advises against travelling to a country or region, and you had booked your trip before the advice was issued, is cancellation cover in place. Disinclination to travel is not covered under the terms of your insurance.

**What if my Medical Practitioner advises against travelling to an affected area because I am more vulnerable to the virus?**

You should not travel against medical or government advice. If you are pregnant, elderly or have a medical condition, the insurer will consider your claim on a case-by-case basis. You still need to contact your airline or travel provider first, and then get in touch with the insurer before your planned departure date.

**I am travelling to a sports event / concert / theme park but it is cancelled or closed because of coronavirus. Can I cancel my trip?**

The insurer can only compensate your trip cancellation claim if you cannot travel for one of the stipulated reasons in the section above, 'Under what circumstances will I be compensated if I cancel my trip?'.

**Am I covered if I contract coronavirus on holiday?**

As long as you have not travelled against medical or government advice, if you become ill while on holiday and have Medical cover, your medical expenses abroad will be covered, subject to the terms and conditions of your Medical cover. In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

**If I am quarantined in a hotel, do I have to pay for the room?**

If you are confined to your hotel under doctor's orders for at least 48 hours, the insurer will pay for the room, up to the policy limit. If you paid in advance for excursions or activities that you cannot do because of your quarantine, they will compensate for that, up to the policy limit.

The insurer will not settle costs where the hotel or excursion provider have a policy in place to provide a refund or credit for future use.

**I have booked a holiday in my own country. Am I covered if the region I'm due to visit is placed into lockdown?**

If you had booked your trip before the advice or ban was issued, trip cancellation claims will be considered on this basis for costs not recoverable from the airline, hotel or travel provider.

**Making a claim**

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**Card Insurance Benefits**

For more information about your card insurance benefits please visit

<https://www.americanexpress.com/idc/en/benefits/the-platinum-card/platinum-insurance.html>