

CORONAVIRUS Frequently Asked Questions

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Please note: The situation with the 2019 Novel Coronavirus (“COVID-19”, “Coronavirus”) continues to evolve. The information in this Coronavirus Alert is current as of the time of publication but is subject to change as more information becomes known.

Based on information published by the World Health Organization (“WHO”) on January 21, 2020, COVID-19 became a known event, which affects the travel insurance coverage available for new trips purchased.

Additionally, since January 21, 2020, the spread of the Coronavirus has impacted travel in certain regions of the world and a number of common carriers have cancelled or will cancel scheduled trips as a result. On March 11, 2020, WHO declared a pandemic.

1. Is “fear” of contracting the Coronavirus a covered reason under TravelAssure/TravelAssure Classic?
 - a. No, TravelAssure/TravelAssure Classic covers only specified covered reasons. Fear of contracting the Coronavirus is not a covered reason under the TravelAssure/TravelAssure Classic certificate of insurance/policy.
 - b. For a full description of all covered reasons please refer to your purchased certificate of insurance/policy or see a sample certificate of insurance/policy for [TravelAssure](#) or [TravelAssure Classic](#).
2. Are there provisions within the TravelAssure/TravelAssure Classic certificate of insurance/policy that may impact coverage for the Coronavirus?
 - a. Yes, coverage is subject to all terms, conditions, provisions and exclusions contained in the TravelAssure/TravelAssure Classic certificate of insurance/policy.
 - b. For a full description of all terms, conditions, provisions and exclusions that apply to coverage please refer to your purchased certificate of insurance/policy or see a sample certificate of insurance/policy for [TravelAssure](#) or [TravelAssure Classic](#).
3. Does the TravelAssure/TravelAssure Classic coverage allow me to cancel my trip for any reason?
 - a. No, TravelAssure/TravelAssure Classic covers only specified covered reasons.

b. For a full description of all covered reasons please refer to your purchased certificate of insurance/policy or see a sample certificate of insurance/policy for [TravelAssure](#) or [TravelAssure Classic](#).

4. Should I buy TravelAssure/TravelAssure Classic coverage for my upcoming trip?

a. TravelAssure/TravelAssure Classic is not currently accepting new enrollments.

5. Should I cancel my upcoming trip?

a. The decision to cancel your trip is personal and for you to decide. There are many resources available that you may consult including: the WHO and the CDC websites, your travel provider or your travel agent.

b. For a full description of terms, conditions, provisions and exclusions please refer to your purchased certificate of insurance/policy or see a sample certificate of insurance/policy for [TravelAssure](#) or [TravelAssure Classic](#).

6. Does the TravelAssure/TravelAssure Classic require a Doctor's note if I cancel my trip?

a. The TravelAssure/TravelAssure Classic certificate of insurance/policy includes details regarding the Covered Reasons for which a Doctor's note is required.

b. For a full description of all terms, conditions, provisions and exclusions please refer to your purchased certificate of insurance/policy or see a sample certificate of insurance/policy for [TravelAssure](#) or [TravelAssure Classic](#).

Important Notice: This information is a summary and can only be used for informational purposes. Information contained in this document does not modify or change the terms of coverage included in your purchased certificate/policy. Please refer to your purchased certificate/policy for a full description of all terms, conditions, provisions and exclusions.