

## Coronavirus (COVID-19) Travel Insurance Coverage

Travelex Insurance Services protection plans can provide coverage if you, a traveling companion, family member or business partner tests positive, or are diagnosed by a physician, for the coronavirus before or during your trip. This means you may be eligible for benefits such as trip cancellation, trip interruption, emergency medical and medical evacuation.

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

### **Will I be covered for trip cancellation?**

A Travelex travel insurance plan can provide coverage for trip cancellation if you or a traveling companion test positive for coronavirus and must physically quarantine as a result, as certified by a physician.

Additionally, if a non-traveling family member is diagnosed with the coronavirus and a physician determines that it is life-threatening or they require your care, you will be eligible for coverage.

Finally, if a business partner tests positive for the coronavirus and you must cancel your trip to assume daily management of the business, you are eligible for trip cancellation coverage. This must be certified by a physician to receive coverage.

### **What if I contract coronavirus while traveling?**

If you or a traveling companion contract coronavirus while traveling, and it is diagnosed by a physician, you could be eligible for trip interruption, trip/travel delay, emergency medical and medical evacuation coverage. Contact the assistance provider listed on your policy for guidance.

Trip interruption provides coverage for the unused portion of your prepaid non-refundable expenses as well as any additional transportation expenses you may incur to return home or re-join your trip.

Trip/travel delay provides coverage for any additional expenses you may incur, such as hotel and meals, if a physician orders you to physically quarantine while on a trip and you are delayed by it, up to the daily limit as indicated in your policy.

Emergency medical and evacuation provides coverage for medical expenses incurred while treating the coronavirus and emergency evacuation, if medically necessary. The emergency evacuation must be physician certified and arranged by the assistance provider listed on your policy.

### **If I am traveling to a country which requires a coronavirus test when I arrive, what happens if I test positive?**

Since Travelex is treating coronavirus like any other illness, if you were to arrive at your destination and test positive for the virus, you could be eligible for coverage. If a physician required you to quarantine, you would be eligible for trip interruption, trip/travel delay, emergency medical and physician-ordered emergency medical evacuation coverage up to the policy limits and any daily limits indicated in your policy.

### **What type of coverage would I have if I am quarantined while on my trip?**

If you test positive for coronavirus while traveling, you will want to follow the doctor's orders on where to quarantine. You may quarantine in either a hospital, hotel, or vacation rental (such as an Airbnb) while on your trip and still be eligible for the trip/travel delay benefit up to the daily limit to help cover additional hotel and meal expenses as well as emergency medical and physician-ordered emergency evacuation coverage.

### **How long will my policy extend coverage if I am required to quarantine?**

Coverage will automatically extend to the date you reach your return destination and benefits will be paid up to the policy limits as long as you return as soon as you are fit to fly or once your quarantine period is over.

### **How can travel assistance help if I test positive for coronavirus while traveling?**

If you test positive for coronavirus while traveling, travel assistance can help you make arrangements to extend your hotel stay, locate alternate accommodations, make changes to your travel bookings and much more.

If you are experiencing symptoms and would like to be seen by a physician, the Travelex Assistance Provider can refer you to a local clinic, physician, or medical facility. They can also help you understand what benefits are available under your policy, particularly outside of Travelex office hours.

### **What does travel insurance not cover regarding coronavirus?**

Travel insurance does not provide trip cancellation or interruption coverage for fear of travel, if your travel supplier cancels your trip due to coronavirus concerns, if a government travel warning, restriction, or ban prevents you from reaching your destination, or if your business issues a travel restriction.

If you are required to show a negative COVID test prior to leaving your destination, the cost of the test is not covered unless directed by a physician.

If you must cancel your trip for a non-covered reason, we encourage you to contact your travel suppliers to seek a refund.

### **What if I cancel my trip and need to reschedule?**

If you must cancel your trip and will not be filing a claim against your policy, Travelex may allow you to apply the policy to another trip at a later date. Please contact Travelex [Customer Solutions](#) for further details on this option.

### **How to show proof of insurance to meet COVID entry requirements?**

Many countries are now requiring proof of adequate insurance with emergency medical and evacuation coverage in the event a traveler contracts coronavirus while traveling. Travelex has recently updated our Confirmation of Coverage for the following protection plans purchased on or after 12/01/2020 (Travel America, Travel Basic, Travel Select, Custom Travel Secure, Flight Insure, and Flight Insure Plus) to fulfill these entry requirements.

When a policy is purchased the Confirmation of Coverage is sent via email to the email address provided during plan enrollment. Please print the email from Travelex and the Confirmation of Coverage to take with you.

When uploading or sending the required documents to a country for pre-entry, the three pages of the Confirmation of Coverage and email from Travelex Insurance are the necessary documents needed to submit to the website of your destination country.

Many of our plans include a medical coverage letter with your Confirmation of Coverage. If you purchased your plan on or before 12/15/2021, you may request an updated Confirmation of Coverage, which will now include the medical letter via our self-service portal. **Click [here](#)**

If you still have a requirement to obtain a medical coverage letter, please contact the Travelex Customer Solution Team at: [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com).

Please include the following information in the email:

- Travelex plan confirmation number
- Name(s) of policy holder
- Email address to send Medical Letter
- Destination(s)
- Dates of travel
- Contact information in case there are questions

Please allow 3-5 business days from the date of the request to receive your letter. If the departure is within the next 24 – 48 hours, please include “URGENT” in the subject line.

As the requirements for emergency medical and evacuation insurance may vary by country, you will need to verify that your Travelex plan provides sufficient levels of coverage for entry into your destination country.

If you have not purchased a protection plan or have additional questions regarding a Travelex protection plan, please contact the Travelex [Customer Solutions Center](#).

### **Are Covid home testing kit results acceptable proof of a positive result?**

Covid PCR or rapid tests administered by a physician, or a medical provider are recommended.

Home test kits without telemedicine monitoring or documented verification of identity and test results are not acceptable proof of a positive result because they do not provide sufficient identity or date verification.

Some home testing kits do provide results and documentation that may be acceptable. Acceptable proof of a positive test via home tests are those that are monitored by a telemedicine service that verifies the Insured's identity, provides video guidance and monitoring of the test taking and can provide proof of positive result with the Insured's name, date of test administration, and result of test.

All benefits will be determined at time of claim.

### **If I seek medical attention while I am traveling and the physician recommends a Covid test, would the Covid test be covered under my travel insurance plan?**

Yes. This expense would generally be eligible for reimbursement if considered medically necessary.

### **If a Covid test is required to enter a country or return from a destination, is this test a covered expense?**

No. This is not medically necessary, and our plans do not provide coverage for cost of entry requirements while traveling.

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The product descriptions provided above are only summaries. 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. Travel Assistance Services are provided by the designated provider listed in the policy or on your Confirmation of Coverage. Travelex Insurance Services, Inc. CA Agency License #0D10209. 810 North 96th Street, Suite 300, Omaha, NE, 68114. LZP