

## **For Customers Who Currently Have Travel Insurance Underwritten by United States Fire Insurance Company**

United States Fire Insurance Company is closely monitoring 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 that 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. Do limitations and exclusions apply to claims for losses caused by COVID-19 related sicknesses? Does the Exclusion for Pre-Existing Conditions apply to losses caused by COVID-19 related sicknesses? Can the Waiver of the Exclusion for Pre-Existing Conditions apply to COVID-19 related sicknesses?**

The same limitations and exclusions that apply to all claims also apply to claims for losses caused by COVID-19 related sicknesses, 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.

**3. As of January 26, 2021, new federal regulations require all 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?**

Likely no.

The Accident and Sickness Medical Expense coverage (when included in a Plan) can only reimburse certain medical expenses, referred to as “Covered Expenses.” **The cost of administering a test for any disease, including COVID-19, can only be covered if a 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 Legally Qualified Physician. Therefore, the cost incurred for administering this test would not be considered a Covered 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 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.

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

Please note that the Plan will not cover the cost of administering a COVID-19 test undertaken solely to comply with the new federal regulations – even if you test positive (see FAQ 3). However, if this test determines that you are positive for COVID-19, then we would consider you to have a “sickness” within the meaning of your Plan’s Accident and Sickness Medical Expense coverage, subject to the standard terms and conditions of your Plan. Therefore, if a 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.

**5. What if I test positive for COVID-19 during my 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 the new federal regulations – even if you test positive (see FAQ 3). 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 “sickness” within the meaning of your Plan’s Trip Interruption coverage **if a Legally Qualified Physician (as defined by your Plan) determines that you or your Traveling Companion must interrupt the trip due to this sickness.** If a Legally Qualified Physician administers the test and he determines that you or a Traveling Companion are unable to continue the trip as planned, then there may be Trip Interruption coverage (as applicable), subject to the standard terms and conditions of your Plan.

**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 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 Legally Qualified Physician, and the 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. 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 due to COVID-19 for the number of hours detailed in your Plan. FAQs below describe what is considered to be a quarantine under Plans containing our travel insurance in more detail.

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

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

The standard rules that apply to Change Fee coverage apply if your Plan contains this coverage. The standard rules that apply to Interruption For Any Reason coverages 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.

**7. If I am found to have a fever during a travel supplier's temperature check and am consequently unable to embark on or continue a trip, would I have an eligible claim under Trip Cancellation coverage or Trip Interruption coverage? What if my Traveling Companion is unable to embark on or continue a trip?**

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, you or (in most – but not all – Plans) a Traveling Companion (as defined by your Plan) must require medical treatment at the time of the cancellation or interruption (as applicable), and **a Legally Qualified Physician (as defined by your Plan) must determine that this sickness requires you/your Traveling Companion to have to cancel or interrupt the trip.** If a Legally Qualified Physician is employed by the travel supplier to administer the temperature check and she determines that your/your Travel Companion's fever prevents you/your 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 your Plan.

**If you or a Traveling Companion fails a temperature check that is administered by someone who is not a 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, you/your Traveling Companion will need to seek the attention of a Legally Qualified Physician, and the Legally Qualified Physician will need to confirm that your/your Traveling Companion's fever prevented you/your Traveling Companion from being able to embark on or continue the trip. Please note that a physician's visit delivered via telehealth may be able to satisfy this requirement.

**8. Is there a specific date by which I must have purchased my Plan in order for COVID-19 related losses to be covered?**

The language in our forms does not support an exclusion due to an event becoming "known" or "foreseeable." As a result, US Fire cannot state that losses caused by COVID-19 would not be covered after a set purchase date. Rather, the date by which the Plan must have been purchased for benefits to be payable will vary from coverage to coverage and from Plan Design to Plan Design.

**9. What triggers for Trip Cancellation could COVID-19 cause to occur?**

The coverage that you purchased may include, but is not necessarily limited to, the following covered reasons for Trip Cancellation – all of which could be triggered directly or indirectly by the COVID-19 pandemic. The exact language in each Plan may vary and not all covered reasons are included in each issued Plan:

- **Sickness**
- **Death**
- **Quarantine**
- **Called to military duty for a national disaster**

- **Family or friends unable to provide accommodations due to life-threatening illness or death**
- **Primary or secondary school continues classes beyond the predefined school year**
- **Being required to work during the trip**
- **Being laid off or fired from your job**

In all cases, the triggering event must occur while coverage is in effect. Additional terms apply to all triggers discussed above. See your Plan Document for full details.

#### **10. What triggers for Trip Interruption could COVID-19 cause to occur?**

The coverage that you purchased may include, but is not necessarily limited to, the following covered reasons for Trip Interruption – all of which could be triggered directly or indirectly by the COVID-19 pandemic. The exact language in each Plan may vary and not all covered reasons are included in each issued Plan:

- **Sickness**
- **Death**
- **Government mandated shut down of an airport or air traffic control system**
- **Quarantine**
- **Called to military duty for a national disaster**
- **Family or friends unable to provide accommodations due to life-threatening illness or death**
- **Primary or secondary school continues classes beyond the predefined school year**
- **Being required to work during the trip**
- **Being laid off or fired from your job**

In all cases, the triggering event must occur while coverage is in effect. Additional terms apply to all triggers discussed above. See your Plan Document for full details.

#### **11. What triggers for Travel Delay and Missed Connection could COVID-19 cause to occur?**

Plan Documents may include either or both Travel Delay coverage or Missed Connection coverage. Each of these separate coverages may include the following covered reasons – all of which could be triggered

directly or indirectly by the COVID-19 pandemic (the exact language in each Plan may vary and not all covered reasons are included in each Plan):

- Common Carrier Delay
- Quarantine

For Travel Delay, an insured must be delayed (for the number of hours detailed in the Plan Document) while en route to/from or during a trip due to a covered reason.

For Missed Connection, an insured must miss a cruise or tour departure due to a delay (for the number of hours detailed in the Plan Document) caused by a covered reason.

In all cases, the triggering event must occur while coverage is in effect. Additional terms apply to all triggers discussed above. See your Plan Document for full details.

## 12. What is considered to be a covered quarantine?

The ordinary meaning of the term “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. 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 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 (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.

## 13. Are “Shelter in Place” orders or “Stay at Home” orders considered to be a quarantine?

Likely no.

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.

#### 14. 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 home or 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 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.

#### 15. 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?

If the destination to which you are traveling is requiring all travelers similarly situated to you or (in most – but not all – Plans) your Traveling Companion (as defined by your Plan) to be quarantined (as described above in response to FAQ 12) for a period of time upon entry, you may be eligible for Trip Cancellation coverage – provided the quarantine that you or your Traveling Companion would face is in effect within 14 days of your scheduled departure date. You must cancel your trip within this 14 day period prior to departure. If you cancel your trip more than 14 days prior to your trip, there is no Trip Cancellation coverage due to a quarantine – 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 the destination that is requiring all travelers similarly situated to you or your Traveling Companion to be quarantined, there may be coverage for Trip Interruption – provided the quarantine that you or your Traveling Companion would face is in effect within 14 days of your scheduled arrival into that destination.

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. If you or your Traveling Companion can avoid the quarantine by testing negative for COVID-19 prior to arrival into the destination, then this accommodation would not apply.

#### 16. 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 15 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.

#### 17. 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.

#### **18. 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 provisions to focus upon in your Plan to see what can be covered if you must quarantine during a trip.

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 either. Trip Interruption coverage may include a provision that provides reimbursement for additional hotel nights and meals (among other expenses) if you cannot continue travel due to a sickness that does not cause you to need to be hospitalized. Please note that you would actually need to be sick, as certified by a Legally Qualified Physician (as defined by your Plan), for this to apply if this provision is in your Plan.

**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 solely due to a quarantine (subject to the terms and conditions of the applicable coverage).**

#### **19. If the destination to which I am traveling has closed its borders, is this considered to be a “quarantine” for purposes of Trip Cancellation or Trip Interruption?**

No. A person’s inability to enter a country or state (or municipality, etc.) altogether is not considered to be a quarantine for purposes of either Trip Cancellation or Trip Interruption coverage. However, if the Plan that you purchased includes either or both Cancel for Any Reason or Interruption For Any Reason coverages, benefits would be payable (subject to the standard rules that apply to these coverages).

#### **20. 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?**

As stated above, 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. If your Plan includes a Traveling Companion's job loss 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).

**21. 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).

**22. 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.

**State-Specific Issue – New York Only**

**Gov. Cuomo advised that Crum & Forster is offering Cancel for Any Reason coverage to residents of New York. Is this accurate?**

Neither US Fire nor any other Crum & Forster company offers Cancel for Any Reason as a travel insurance coverage to residents of New York. US Fire does, however, partner with travel suppliers (such as cruise lines, tour operators, and travel agencies) who provide non-insurance Cancel for Any Reason Waivers to residents of New York. This is what the Governor was referring to. If you purchased your Plan with a cruise line, tour operator, travel agency, or any other travel supplier, we recommend that you ask the travel supplier if it offers a non-insurance Cancel for Any Reason Waiver.

**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.**