



## Frequently Asked Questions regarding Coronavirus and Travel Insurance

I want to cancel my travel plans because I'm afraid to travel due to the Coronavirus. Am I covered?

Trip cancellation for concern or fear of travel associated with sickness, epidemic, or pandemic is not covered. However, you are encouraged to file a claim if you have to cancel. Please be specific about why you cancelled, as SOME policies may provide coverage, depending on the exact reason for cancellation.

Am I covered if I have Cancel for Any Reason coverage?

If you purchased Cancel for Any Reason (CFAR) coverage, you could be covered for a percentage of the loss, depending on the level of CFAR coverage purchased, and provided the trip is cancelled more than 48 hours prior to scheduled departure. Please refer to your insurance policy (or Description of Coverage) for details.

I have booked a trip to China in the near future. Will I be able to cancel my trip and be reimbursed? What if my flight is cancelled?

You can be reimbursed for unused, non-refundable, pre-paid trip costs if you need to cancel your trip for a **covered reason**, subject to the terms and conditions of your policy of insurance. If the flight to or from your destination is cancelled due to Coronavirus, there would be no coverage under the policy of insurance. However, we suggest you contact the airline to seek a refund.

Am I covered if I contract Coronavirus?

If you contract Coronavirus while on a covered trip, you could be covered for Medical Expense and Trip Interruption/Curtailment benefits if there is a confirmed diagnosis, subject to the terms and conditions of your insurance policy.

What happens if I am quarantined due to Coronavirus?

If you are quarantined as a result of Coronavirus, you could be covered under the Trip Interruption/Curtailment benefit, subject to the terms and conditions of your insurance policy