

## 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 off of 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 deaths 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 COVID-19 related claims? Does the Exclusion for Pre-Existing Conditions apply to COVID-19 related claims? Can the Waiver of the Exclusion for Pre-Existing Conditions apply?**

The same limitation and exclusions that apply to all claims also apply to claims related to COVID-19, including the Exclusion for Pre-Existing Conditions. Please note that the same rules that govern all Pre-Existing Conditions 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. 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 due to this, would I have an eligible claim under Trip Cancellation coverage or Trip Interruption coverage?**

Both Trip Cancellation coverage and Trip Interruption coverage can include "Sickness" as a covered reason. In order for the "Sickness" trigger to apply for either Trip Cancellation coverage or Trip Interruption coverage, you 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 your sickness requires you to have to cancel or interrupt your trip.** If a Legally Qualified Physician is employed by the travel supplier to administer the temperature check and she determines that your fever prevents you from being able to embark on or continue your 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 fail a temperature check that is administered by someone who is not a Legally Qualified Physician, you must take additional action 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 will need to seek the attention of a Legally Qualified Physician, and the Legally Qualified Physician will need to confirm that your fever prevented you from being able to embark on or continue your trip. Please note that we will consider a physician's visit delivered via telehealth to satisfy this requirement.

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

The language in our forms does not support an exclusion due to an event becoming "known" or "foreseeable." Because of this, 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.

## 5. 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.

## 6. 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.

## **7. 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.

## **8. 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 you 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 Dr. Anthony Fauci, or upon the advice of any other medical doctor in the media, this is not considered to be a physician-ordered quarantine. Rather, a physician must specifically order you to be quarantined (and the order must apply twenty-four hours per day, seven days a week throughout its duration).

## **9. 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 applies twenty-four hours per day, seven days a week throughout its duration. 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.

#### **10. What coverages can a quarantine trigger?**

Depending upon the Plan Design and the state, a quarantine meeting the definition described above can trigger benefits under the following coverages:

Trip Cancellation;

Trip Interruption;

Missed Connection;

Travel Delay.

Please note that Plan Designs vary. Your Plan may not contain one or more of the coverages above or may not include “quarantine” as a covered reason for one or more of the coverages that are included.

#### **11. 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 applies twenty-four hours per day, seven days a week throughout its duration. 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.

#### **12. What if the destination to which I am traveling to will place me in quarantine when I arrive (or otherwise require me to be quarantined)? 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 to be quarantined (as described above in response to FAQ 8) for a period of time upon entry, you may be eligible for Trip Cancellation coverage – provided the quarantine that you 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 can provide proof that the quarantine would have been in effect on your scheduled departure date at the time you cancel your trip.

If you have already departed on your trip but have not yet entered the destination that is requiring all travelers similarly situated to you to be quarantined, there may be coverage for Trip Interruption – provided the quarantine that you would face is in effect within 14 days of your scheduled arrival into that destination.

**13. 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. In addition, 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.

**14. If the country or state to which I am traveling has closed its borders, is this considered to be a “quarantine” for purposes of Trip Cancellation or Trip Interruption if the border is closed within 14 days of my scheduled departure date?**

No. An insured’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).

**15. 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?**

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. We will accept a statement from your employer describing your furlough as satisfying this requirement.

**16. What if my physician advises a traveling companion or me not to travel due to a heightened vulnerability to contracting COVID-19?**

A cancellation due to an insured’s 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).

**17. 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.**