

Provided by Allianz

FAQs UPDATED February 18, 2021

The information in this FAQ is current as of the time of publication but is subject to change. Please see our Coverage Alert for the latest coverage information. The information in this FAQ is intended to provide general information only and is not a coverage determination in any respect on any claim. All claims are evaluated under the terms, conditions, and exclusions of the plan purchased based on the particular facts and circumstance of that claim. The below FAQ responses address only losses incurred on or after the publication date of these FAQs and related to the relevant products. If a loss was incurred prior to that date, or if you have coverage under a different product, these responses may not apply or may vary. Please contact us at the number listed on the plan with any questions about coverage or to file a claim.

Overview

Beginning March 6, 2021, new products containing the Epidemic Endorsement will start to become available. The Epidemic Endorsement adds the COVID-19 related claims accommodations we have been making for insureds to new products that now include covered reasons for these and other certain losses related to COVID-19 and any future epidemic or pandemic, including:

1. Trip Cancellation, Trip Interruption, Emergency Medical Care, Emergency Transportation, Change Fee, and Loyalty Fee Redeposit benefits will now include updated covered reasons for illness of an insured, their traveling companion, or their family member due to COVID-19 or any other epidemic or pandemic disease

2. Trip Cancellation and Trip Interruption benefits will now include an updated covered reason for the individually-ordered quarantine of an insured or their traveling companion due to COVID-19 or any other epidemic or pandemic disease. This covered reason does not require the insured or traveling companion to be ill with an epidemic or pandemic.

Benefits due to quarantine only apply when an eligible traveler is specifically named and individually ordered to quarantine by order or official directive of a government, public regulatory authority, or the captain of a commercial vessel on which that eligible traveler is booked to travel during the covered trip, based on that eligible traveler's exposure to COVID-19. Benefits do not cover travel restrictions (whether or not they are referred to as "quarantine") that apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling.

3. The Travel Delay benefit on certain plans will now include a covered reason for a travel carrier denying boarding to an insured or their traveling companion due to suspicion of illness, including with COVID-19 or any other epidemic or pandemic disease.

This covered reason does not require someone to be ill with an epidemic or pandemic. This covered reason does not include the passenger's failure to comply with rules or requirements for flying, such as wearing a mask or providing needed pre-flight testing documentation.

Epidemic Endorsement plans may not be available in every jurisdiction, and not all plans include all benefits described here. Other than as stated here, all plans continue to generally exclude losses for epidemics and pandemics, including COVID-19. Benefits may not cover the full cost of quarantine and are subject to applicable benefit limits. See plan for details.

Terms, conditions and exclusions apply to all plans. Benefits and limits vary by plan and by jurisdiction. This is a brief description of coverage that may be available under some plans. For a complete description of the coverage and benefit limits offered under a specific plan, carefully review that plan's Letter of Confirmation/Declaration of Coverage and Certificate of Insurance/Policy. Plan(s), coverage and benefits are only available to U.S. residents and may not be available in all jurisdictions. Plan pricing includes the cost of insurance and assistance benefits. Pricing breakdown is available on request and will be provided upon purchase. A complete description of coverage is found in the Certificate of Insurance/Policy. Insurance benefits underwritten by BCS Insurance Company, or Jefferson Insurance Company, depending on your state of residence and plan chosen. Allianz Travel insurance products are distributed by Allianz Global Assistance, the licensed producer and administrator of these plans and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between Allianz Global Assistance and Jefferson Insurance Company.

FAQs ABOUT COVERAGE UNDER PRODUCTS THAT INCLUDE THE NEW EPIDEMIC ENDORSEMENT

1. Q: What is meant by “individually-ordered” quarantine?”

A: A quarantine is considered “individually-ordered” when these conditions, as specified in the plan, are met:

- i. The quarantine is specific to you or a traveling companion, meaning that you or a traveling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
- ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a traveling companion by name to be quarantined.

Example 1: While you are on a cruise, the crew of your cruise ship is checking temperatures of all passengers and you or your traveling companion demonstrate a temperature outside the accepted range, causing you both to be ordered to quarantine while on board. This would qualify as an individually-ordered quarantine.

Example 2: While you are on a cruise, the crew of your cruise ship is checking temperatures of all passengers. As a result of a passenger (not part of your traveling party) demonstrating a temperature outside the accepted range, all passengers on the ship are ordered to quarantine while on board. Because this quarantine applies generally or broadly to the population of the entire vessel, this would not qualify as an individually-ordered quarantine.

Example 3: While you are on a cruise, the crew of your cruise ship is conducting random COVID-19 testing of passengers. A passenger who is not part of your traveling party but with whom you have had close contact tests positive for COVID-19. As a result, you or your traveling companion are ordered to quarantine while on board. Other passengers who are not close contacts of the ill passenger are allowed to continue freely moving about the ship as normal. This would qualify as an individually-ordered quarantine.

Example 4: You fly to a country that requires all persons entering the country to quarantine for fourteen days prior to being permitted to freely travel in the country. Because this is a general/broad quarantine that applies based on the country to which you are traveling, this would not qualify as an individually-ordered quarantine.

2. Q: If an asymptomatic traveler arrives at their destination and then tests positive for COVID-19, would trip interruption benefits apply?

A: Even if the traveler were asymptomatic, proof of a positive COVID-19 test would be accepted as verification of illness and may be coverable under Trip Interruption. Coverage is subject to the plan's terms, conditions, and exclusions. Availability of benefits varies by plan.

3. Q: Do your insurance plans cover the cost of additional accommodations for an individually-ordered quarantine?

A: If an insured is individually-ordered to quarantine while on their trip, they may be eligible for coverage under the Trip Interruption benefit for expenses incurred for additional accommodations while quarantined. Benefits may not cover the full cost of quarantine and are subject to applicable benefit limits. For information on what qualifies as an "individually-ordered quarantine," see FAQ #1 above. Coverage is subject to the plan's terms, conditions, and exclusions. Availability of benefits varies by plan. Customers who become ill with COVID-19 while on their trip will not be subject to the Trip Interruption benefit's five-day maximum limit for additional accommodation and transportation expenses (however, the maximum daily limit for such expenses and the maximum Trip Interruption benefit limit still apply). For more information on the treatment of the Trip Interruption benefit's five-day maximum limit with respect to COVID-19, please see our Coverage Alert.

4. Q: What happens when a traveling companion becomes ill with a pandemic/epidemic disease such as COVID-19 or is ordered to quarantine?

A: Illness due to a pandemic/epidemic disease or individually-ordered quarantine of a traveling companion are covered reasons that could trigger Trip Cancellation or Trip interruption benefits for the insured. Note, the plan only covers expenses of the insured. Expenses of traveling companions are not covered unless they are also an insured under the plan. For information on what qualifies as an "individually-ordered quarantine," see FAQ #1 above. Coverage is subject to the plan's terms, conditions, and exclusions. Availability of benefits varies by plan.

5. Q: Is a positive COVID-19 test administered by someone other than a doctor considered sufficient proof of illness?

A: Yes, we accept a positive antigen or molecular (e.g., PCR) COVID-19 test as proof of illness.

6. Q: If a traveler who has already started their trip contracts COVID-19 and must quarantine, would they qualify for both quarantine and interruption benefits?

A: A traveler being individually-ordered to quarantine while on their trip is a covered reason under the Trip Interruption benefit. However, "Quarantine" is not itself a benefit under the plan that provides any separate coverage from Trip Interruption. For information on what qualifies as an "individually-ordered quarantine," see FAQ #1 above.

If that traveler later becomes ill with COVID-19 while on their trip, in addition to the Trip Interruption, they may also be eligible for other benefits as well, such as Emergency Medical Care and Emergency Transportation benefits. An insured may claim under multiple benefits, but they may not be paid more than once for the same expense.

Coverage is subject to the plan's terms, conditions, and exclusions. Availability of benefits varies by plan.

7. Q: What happens if the traveler complains of COVID-19 symptoms, is denied boarding based on suspicion of illness, but does not test positive and ends up not being ill?

A: Even if they never test positive or become ill, if an insured traveler is denied boarding due to suspicion of COVID-19 illness, and their plan includes the denied boarding covered reason under Trip Interruption or Travel Delay, they may be eligible for coverage under that benefit. An insured may claim under multiple benefits, but they may not be paid more than once for the same expense.

The relevant policy language follows:

A travel carrier denies you or a traveling companion boarding based on a suspicion that you or a traveling companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

Coverage is subject to the plan's terms, conditions, and exclusions. Availability of benefits varies by plan.

8. Q: What coverage is available if a passenger is denied boarding (mid-trip) when returning to a ship after a shore excursion?

A: If an insured traveler is denied boarding due to suspicion of COVID-19 illness, and their plan includes the denied boarding covered reason under Trip Interruption or Travel Delay, they may be eligible for coverage under that benefit. The specific expenses that may be covered depends on the benefit and may vary by plan, but typically the relevant policy language is as follows:

A travel carrier denies you or a traveling companion boarding based on a suspicion that you or a traveling companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

Example 1: The crew of your cruise ship is checking temperatures of all passengers prior to allowing them to reboard following a shore excursion. You or your traveling companion demonstrate a temperature outside the accepted range, causing you both to be denied boarding. This may qualify for coverage under the denied boarding covered reason.

Example 2: During the process of reboarding a cruise ship after a shore excursion, you are required to fill out a form indicating whether you have attended any gatherings of 50 or more people while off the ship, which the cruise ship has indicated is prohibited for cruise ship passengers. However, you did not follow that rule and attended a party with more than 50 people during the shore excursion. You indicated that on the ship's form, and as a result, you were not allowed to reboard the ship. This boarding denial would not qualify for coverage under the denied boarding covered reason because you did not follow the travel supplier's rules and requirements to travel, an express condition of the denied boarding covered reason.

Coverage is subject to the plan's terms, conditions, and exclusions. Availability of benefits varies by plan.

9. Q: Will there be any limits on what types of COVID-19 test results we will use to adjudicate claims?

A: We will accept proof of a positive COVID-19 test or a physician's diagnosis as proof that you are ill with COVID-19.

10. Will the new epidemic endorsement meet government requirements for my client's travel?

A: Travel requirements vary by country and continue to rapidly shift and evolve. While we continually monitor and adapt our products and services as best as we can to meet these requirements, and our plans offer robust benefits in an effort to provide products that meet our customers' needs, we cannot guarantee that a plan will meet the need in all situations. Though it is the insured's responsibility to comply with the specific country requirements, we can assist in locating this information. We also can provide a summary letter of travel insurance plan benefits, which we informally refer to as an Embassy Letter. A customer or travel advisor would need to call our assistance center to request the country-specific information or to request an Embassy Letter. If it is unclear whether the information provided in the Embassy Letter satisfies the requirements of the destination country, we recommend the customer or travel advisor contact the nearest embassy or consulate of that country to confirm. To the extent you determine the plan you purchased does not meet your needs, contact us so that we can help you find one that does.

11. Q: If products including the Epidemic Endorsement become available in my state before I travel, do I need to buy one of the new products to have any coverage related to COVID-19?

A: The introduction of the Epidemic Endorsement does not affect any terms or conditions of existing policies. Accommodations that were applicable to existing policyholders prior to the introduction of the Epidemic Endorsement products remain applicable to those policyholders, including temporary claims accommodations for customers who become ill with COVID-19. For information on these accommodations, please see our Coverage Alert.

12. Q: Will the COVID-19 accommodations being offered on current policies be expanded to include the broader coverage that the endorsement offers?

A: No, this new coverage is only available under the Epidemic Endorsement. Accommodations that were applicable to existing policyholders prior to the introduction of the Epidemic Endorsement products remain applicable to those policyholders, including temporary claims accommodations for customers who become ill with COVID-19. For information on these accommodations, please see our Coverage Alert.