

**Coronavirus (COVID-19)  
Frequently Asked Questions  
March 7, 2020**

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

**1. If I have a Travelex insurance plan, can I cancel my trip due to coronavirus?**

Generally speaking, travel insurance does not provide Trip Cancellation/Interruption coverage for fear of travel, travel advisories and destination being inaccessible due to an epidemic such as coronavirus.

To be eligible for Trip Cancellation/Interruption coverage one of the following must occur while your coverage is in effect:

- a. you or your traveling companion would need to be physically quarantined or
- b. you or your traveling companion contract the virus while your coverage is in effect which prevents you from traveling as certified by a physician

**2. If I purchase a Travelex plan for an upcoming trip, what coverage do I have in regard to coronavirus?**

Coronavirus is being treated the same as any other illness. It is subject to pre-existing medical condition exclusions. An insured is eligible for Trip Interruption, Emergency Medical/Evacuation coverage if they contract the virus while on their trip.

**3. Would I have to be quarantined in a hospital to be eligible for coverage? What proof would need to be submitted at the time of a claim to show I was quarantined?**

There can be coverage if the insured is quarantined in either a hospital or a hotel/Airbnb for example. A doctor or other official would have to order the quarantine and this order would have to be submitted at the time of a claim.

**4. Am I covered if I have Cancel for Any Reason coverage (CFAR)?**

If you purchased CFAR at the same time as your Travelex plan you may be eligible for a % of the covered trip cost, provided the trip was cancelled no less than 48 hours prior to the departure date and the full prepaid nonrefundable trip arrangements are insured under the policy. Please refer to your policy for all terms and conditions for CFAR. If you are looking to purchase a policy with CFAR, be aware that the policy must be purchased within 15-21 days of your initial trip payment (varies by plan).

**5. Am I covered for Trip Cancellation or Trip Interruption if my travel supplier cancels my trip due to coronavirus?**

If your trip or flight to or from your destination is cancelled due to coronavirus there would be no coverage under the Trip Cancellation/Trip Interruption terms of your Travelex plan. We encourage you to contact your travel supplier to seek a refund or make alternate arrangements. Travelex may allow the traveler to apply the policy to another trip at a later date. Please contact Travelex Customer Solutions at 800.228.9792 or [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com) for further details on this option.

**6. Am I covered for Trip Cancellation or Trip Interruption if the government issues a travel warning to my destination?**

If an insured is unable to travel to their destination due to a government travel warning, they would not be eligible for Trip Cancellation/Interruption coverage; however, Travelex may allow the traveler to apply the policy to another trip at a later date. Please contact Travelex Customer Solutions at 800.228.9792 or [customersolutions@travelexinsurance.com](mailto:customersolutions@travelexinsurance.com) for further details on this option.

**7. If my employer enacts a global international business travel restriction, can I cancel under the terms of Cancel for Business Reasons in the policy.**

If a business imposes a restriction of business travel due to the coronavirus, an insured is not eligible for Trip Cancellation/Interruption coverage under the terms of the Cancel for Business Reason provision in the plan policy.

The coronavirus (COVID-19) situation continues to evolve. These FAQ's are accurate as of this publication. We will continually monitor this situation and provide you with updates as they become available. Please refer to your appropriate policy document for complete details regarding plan coverage.