



Coronavirus & Travel Insurance Frequently Asked Questions

Underwritten by Generali - U.S. Branch.

Buying a plan:

If I buy a travel insurance plan now, how can it help if COVID-19 affects my trip?

If you, a family member or a traveling companion are diagnosed with COVID-19 before or during your trip, and meet the requirements for coverage due to sickness, you can be covered for Trip Cancellation, Trip Interruption, Travel Delay, Medical & Dental, and Emergency Assistance & Transportation, in addition to our 24/7 Travel Assistance services. You can also be covered for additional lodging expenses and extension of your travel insurance plan if you are required to isolate at your destination and your return is delayed.

For your safety and the safety of others, travelers who believe they may have contracted the virus should call our 24/7 Travel Assistance team who will coordinate local treatment on your behalf.

See [Plan documents](#) for full details.

What's Covered:

If I am diagnosed with COVID-19, how can travel insurance help?

If you, a family member or a traveling companion are diagnosed with COVID-19 before or during your trip, and meet the requirements for coverage due to sickness, you can be covered for Trip Cancellation, Trip Interruption, Travel Delay, Medical & Dental, and Emergency Assistance & Transportation, in addition to our 24-Hour Travel Assistance services. You can also be covered for additional lodging expenses and extension of your travel insurance plan if you are required to isolate at your destination and your return is delayed.

For your safety and the safety of others, travelers who believe they may have contracted the virus should call our 24/7 Travel Assistance team who will coordinate local treatment on your behalf.

See [Plan documents](#) for full details.

What are the requirements for coverage due to sickness?

In order to qualify for coverage due to sickness, including COVID-19:

You, a Traveling Companion or your Service Animal get Sick after you purchase your plan, must seek the in person treatment of a Physician and can't travel according to a physician. Or a non-traveling Family Member is hospitalized after you purchase your plan and you are unable to make the trip.

Important Note: Your or your traveling companion's sickness must first occur after you purchase your plan in order to have coverage. Pre-existing medical conditions are generally excluded from coverage. However, coverage is available if you purchased your plan prior to or within 15 days of making your Initial Trip Payment for your trip, provided you and your traveling companions are also medically able to travel at the time you purchase the insurance policy.

See [Plan documents](#) for full details.

How can travel insurance help if I am traveling to a part of the world with heightened risk?

If you are planning to travel to an affected area, your travel insurance plan can help if you get sick during your trip and need to seek treatment or medical evacuation. In addition, our plans include access to worldwide Travel Assistance services, which are available 24/7 should you need help while traveling. Emergency Assistance and Transportation, Medical and Dental, Trip Interruption and Travel Delay coverages can also help if you get sick on your trip.

See [Plan documents](#) for full details.

If I am quarantined due to the Coronavirus, how can travel insurance help?

Please note that a "shelter in place" order is not considered a mandatory "quarantine" and is not a covered event under our plans.

If you are diagnosed with Coronavirus or another sickness and are quarantined, you can be covered. Learn more.

See [Plan documents](#) for full details.

Testing and Vaccination:

What if I test positive at my destination? Will insurance cover additional lodging?

If you are diagnosed with Coronavirus or another sickness, you can be covered for certain additional unexpected expenses on your trip, such as lodging.

See [Plan documents](#) for full details.

Some airlines and other travel suppliers are enacting new COVID testing requirements in order to use their services. Are the new requirements a valid reason to cancel my trip and will I be covered by travel insurance?

It depends. If your Coronavirus test comes up positive and you are diagnosed before your trip, you can be covered for Trip Cancellation.

On the other hand, if you cancel your trip because you simply don't want to go through the testing required, our plans will not cover you.

See [Plan documents](#) for full details.

What if I can't get tested in time to take my trip? Is this covered under travel delay?

No. If you do not get tested or do not receive the results in time, our plans do not provide coverage for those situations.

See [Plan documents](#) for full details.

Will insurance cover my test costs?

No, travel insurance will not cover the cost of COVID tests before your trip.

See [Plan documents](#) for full details.