



TRAVELING DURING COVID-19 PANDEMIC

If you're booking travel for work, or for vacation, it's important to know the terms and conditions of your travel agreement. Travel agreements and terms and conditions can vary. Consumers have the option to book directly through hotels and airlines, through all-inclusive resorts or cruises, a travel agent, or even a school. You also may have chosen to purchase travel insurance, which may help protect your money in some circumstances.

As COVID-19 continues to spread across the globe, the U.S. Centers for Disease Control and Prevention has advised travelers to avoid traveling to countries with Level 2 and Level 3 warnings, and consumers are scrambling to figure out if they have the right to a refund, reschedule, or trip credit.

Follow these guidelines compiled by the Office of the Attorney General, Connecticut Department of Consumer Protection and the Connecticut Insurance Department before booking your travel during the COVID-19 outbreak.

Booking Travel

If you plan to book future travel, especially during the COVID-19 pandemic, you should ensure that you take the time to verify the terms and conditions of your travel. You should consider:

- **Cancellation Policies:** Policies may be different during the COVID-19 pandemic, but changes in policies may only last for a short time, so be sure to check.
- **Refund Policies:** Some airlines, parks, cruise lines or train service providers may offer full, or partial refunds, but often these purchases are non-refundable.
- **Hidden Fees:** Low cost trips may seem appealing, but you may end up paying fees for checked baggage, printing tickets, and other charges that are only disclosed in the fine print.
- **Trip Insurance:** Some travelers find it helpful to have trip insurance, but some appealing items of trip insurance policies may already be offered by your travel company. And, travel insurance doesn't always guarantee a refund.



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If You Need to Cancel

If you need to cancel your trip because of the COVID-19 outbreak, but are unsure where to start, follow these steps:

- **Review any terms and conditions**, insurance, or travel agreements you have to better understand what you have agreed to and believe you are entitled to. It's also important to review any updated terms a company may have implemented specific to the COVID-19 outbreak.
- **Call the company you booked travel with** and see what their current policies are. A number of companies have offered refunds, credits, or opportunities to reschedule during the COVID-19 pandemic.
- **If you don't believe you're getting what you need from your travel company**, contact the Office of the Attorney General or the Connecticut Department of Consumer Protection.
- **If you paid by credit card or debit card**, contact your credit card company to dispute the purchase.

Travel Insurance

Travel insurance companies are regulated by the Connecticut Insurance Department. Some travel insurance companies have started to classify the coronavirus as a "unforeseen event," meaning that certain types of coverage within travel insurance policies may not be applicable or have limited benefits related to the COVID-19 outbreak. Travel insurance policies typically exclude epidemics and pandemics. Before purchasing travel insurance, be sure to research the company to determine that it is legitimate and has a good reputation.

Before selecting travel insurance:

- **Know the coverage limitations, exclusions and fine print.**
- **Ask about coverage limitations or exclusions** before you commit to buying an insurance product.
- **Don't wait until the last minute:** Travel insurance is intended to protect travelers against sudden and unforeseen events.



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When purchasing travel insurance, consumers will have several policies to choose from. Consumers who are looking to book trips in the coming weeks and months may wish to purchase “cancel for any reason” (CFAR) coverage if they have concerns about the coronavirus impacting their ability to travel. Travel insurance policies coverage can vary widely. Talk with an agent to ensure you are getting the coverage you need, personally.

Different types of coverage offered through travel insurance policies may include, but are not required to include:

- **Trip cancellation:** Reimburses pre-paid travel expenses if you are prevented from taking your trip for a reason covered by your policy. You will usually receive reimbursement if your trip is cancelled for: unexpected illness or injury of you or a traveling companion that deems you unfit to travel; hospitalization or death of non-traveling family member; weather or common carrier issues; unforeseen natural disaster at home or the destination; a legal obligation such as being called for jury duty or serving as a witness in court.
- **Travel medical and major medical:** Provides protection if you become ill or injured while traveling. Travel medical insurance provides short-term medical coverage.
- **Emergency medical evacuation:** Provides coverage for services such as air evacuation and medical transportation to the nearest adequate medical facility then home if warranted. In the event a person passes away during travel, repatriation coverage will cover for the insurer to handle the necessary transportation.
- **Accidental death and dismemberment:** Provides coverage to beneficiaries if you die in an accident on the trip or pays a sum to you if you lose a hand, foot, limb or eyesight from an accident. Some plans only apply to an accident that occurs on an aircraft.
- **Baggage loss:** Reimburses for loss of baggage or personal items.
- **Cancel For Any Reason (CFAR) policies:** These policies are more expensive and typically only reimburse you a percentage of your travel costs. There is usually a time frame for when cancellations are allowed, and you must insure all of your pre-paid and non-refundable expenses. CFAR policies are usually added as an extra option in addition to trip cancellation coverage.