

# Coronavirus (COVID-19) – Travel Insurance FAQs

This is a rapidly changing situation. Please regularly check this site and the [CDC's Novel Coronavirus webpage](#) for travel updates.

## What does my travel insurance cover?

Your travel insurance policy should list or describe the types of events it covers. Events that are not listed on, or not described in, the policy are typically not covered. If an event covered by your travel policy occurs, your coverage may include needed medical attention, protection for your luggage, and reimbursement of prepaid expenses when your trip is interrupted or cancelled. Because coverage varies across policies, you will need to read your particular policy.

## What coverage do I have if I want to cancel or interrupt my trip?

Standard travel insurance policies cover trip cancellation or interruption. Coverage is afforded for cancellation or interruption for events outside of your control and typically need to be stated expressly in the policy. Examples of events that are commonly covered under trip cancellation/trip interruption policies include: the illness, injury, or death of the traveler, a traveling companion, or a non-traveling family member; a terrorism incident; inclement weather; and a natural disaster. Exclusions may apply so you will need to read your particular policy.

## How does my travel insurance policy treat COVID-19?

Most standard travel insurance policies are not likely to provide trip cancellation/trip interruption coverage related to COVID-19. If you have a travel insurance policy for an upcoming trip, coverage for COVID-19 will likely depend on two key issues. The first is whether COVID-19 was “foreseeable” when the policy was issued, which depends on whether it was publicly known that COVID-19 was dangerous at the time the policy was issued. Many insurers have declared a date after which they consider COVID-19 to have become “foreseeable.” The second is whether, if COVID-19 is declared a pandemic, the policy contains a pandemic exclusion. You will also need to review your policy for any other language applicable to COVID-19.

Please note that standard travel insurance (trip cancellation/trip interruption) does not provide coverage if you choose not to travel because of COVID-19 fears or concerns. Please see **What is “Cancel for Any Reason” (CFAR) protection?** Below for more information.

## **If I do not have an existing travel insurance policy, can I buy a policy that will cover COVID-19 for an upcoming trip?**

If you purchase a standard travel insurance policy today, it likely would not provide trip cancellation/trip interruption coverage for COVID-19. Under a travel insurance policy, coverage for COVID-19 typically depends on two key issues: whether COVID-19 was “foreseeable” when the policy was issued and whether the policy contains a pandemic exclusion. Most travel insurers now consider COVID-19 “foreseeable,” and policies issued going forward will likely exclude trip cancellation/trip interruption coverage due to COVID-19.

However, you may be able to purchase “cancel for any reason” protection in conjunction with, or as an alternative to, a standard travel insurance policy, which would cover the cancellation or interruption of a trip for any reason not covered under the policy, including any COVID-19 fears or concerns. Please see **What is “Cancel for Any Reason” (CFAR) protection?** below for more information.

## **Does my travel insurance policy cover me if I cancel an upcoming trip because I am concerned about COVID-19?**

Standard travel insurance does not provide coverage if you choose not to travel because of COVID-19 fears or concerns. Please see **What is “Cancel for Any Reason” (CFAR) protection?** for more information. If you have contracted COVID-19, you should determine if your policy allows cancellation for your illness and whether there is any exclusion for COVID-19.

## **What is “Cancel for Any Reason” (CFAR) protection?**

CFAR protection is distinct from travel insurance but may be offered in conjunction with, or as an alternative to, a travel insurance policy. Unlike trip cancellation/trip interruption insurance, a CFAR benefit is not designed to only cover unforeseeable events. As the name implies, a CFAR benefit generally applies to cancellation of a trip for any reason, although certain contracts may contain specific exclusions, such as pandemics or COVID-19. Accordingly, you will need to read the specific terms of the CFAR benefit.

A CFAR benefit may therefore apply if you decide to cancel your trip because you are concerned about COVID-19. However, you can expect that CFAR benefits will typically cost between 40-60% more than a travel insurance policy and that buying a CFAR benefit now may be more expensive than it was prior to the COVID-19 outbreak. Moreover, CFAR benefits may reimburse only between 50-75% of the cost of your trip.

## **Am I covered if I cancel my trip because I contracted COVID-19 before my trip?**

If you contract COVID-19 and must cancel your trip, you are likely to be covered if you have a standard travel insurance policy. Trip cancellation/trip interruption policies cover the cancellation or interruption of your travel as the result of a covered event. One of the most common covered events under trip cancellation/trip interruption policies is the illness, injury, or death of the traveler, a traveling companion, or a non-traveling family member.

## **What medical coverage will my travel policy afford me if I contract COVID-19 while I am traveling?**

A travel insurance policy may include medical coverage for emergencies and evacuations. You will need to check your travel insurance policy to see if these coverages are provided. As with trip cancellation/trip interruption coverage, there may be a requirement that you did not undertake a foreseeable risk. There may also be specific exclusions that apply.

## **Am I covered if I miss my flight because of airport delays from COVID-19?**

Although many airports are screening travelers for signs of COVID-19, travel insurance policies generally will not cover you because you missed your flight due to extra screenings at the airport related to COVID-19.

## **If I cancel my trip, will I be able to get a refund of my travel insurance premium?**

If you buy travel insurance and subsequently cancel your trip, some policies offer a refund of the travel insurance premium. The offer may be for a partial refund and it may be offered for a limited period after you purchase the policy. You will need to read your policy for the specific terms.

## **Do I have any rights if my flight is cancelled?**

Regardless of whether you hold a travel insurance policy, if you have an airline ticket and your flight is cancelled, you have certain contractual rights. For example, if your flight is cancelled and you do not wish to rebook your flight, you may be entitled to a

refund of the unused portion of your ticket under your contract of carriage with the airline.

### **Does the Governor's declaration of a State of Emergency affect my travel insurance policy?**

The State of Emergency declaration does not change the terms of your travel insurance policy. It does, however, indicate the serious attention that the Governor has directed all State agencies to give to COVID-19. As a result, the Department of Financial Services is focused on consumers having the greatest amount of flexibility with their travel insurance options.

### **Who can help me understand my travel protection benefits?**

The issuer of your travel insurance policy should be able to explain your coverage benefits. If you purchased a policy or CFAR benefit from a travel agent, that agent should be able to do the same. Either may have a website that explains your trip protection benefits.

### **Can the Department of Insurance help me if my insurer or travel agent does not?**

If you cannot find the answer to your question in these FAQs, consumers can [file a complaint online](#) or contact Consumer Affairs by email at [insurance@ct.gov](mailto:insurance@ct.gov) or by calling 860-297-3900.