

As of 03/18/20

## **Special Notice to All NY Travel Insurance Policyholders**

Coronavirus is a public health emergency of international concern, and many airlines and other travel suppliers are canceling service, refunding trips, and waiving travel change fees for the next few months. **Checking with your travel supplier to make changes should be the first step.**

To help you better understand your policy in light of the global health crisis, below are some helpful Questions & Answers that may address your concerns prior to your trip. In addition to the information below, if you have purchased a "Cancel for Any Reason" waiver in addition to your policy, offered by your Travel Supplier, you could be reimbursed up to 75% of your prepaid, forfeited, non-refundable trip cost if you meet certain requirements.

We are monitoring this situation and will provide applicable updates. If you need any additional guidance, please contact Aon Affinity, the plan administrator at 1-877-892-7495.

### **What protection does my policy offer if I am diagnosed with Coronavirus?**

We are committed to assisting our policyholders who may need help navigating the impact of this pandemic epidemic on upcoming travel plans or while they are traveling.

If you are diagnosed with Coronavirus 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 and dental, and emergency assistance and transportation.

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

### **What protection does my policy offer if I am quarantined due to the Coronavirus?**

If the Policy was purchased on or before January 21, 2020, Trip cancellation or Trip interruption benefits may be available to cover expenses if the Policyholder is physically quarantined while traveling.

### **I have a trip planned to an area affected by COVID-19. Will I be able to cancel my trip and be reimbursed?**

You can be reimbursed for unused, non-refundable, pre-paid trip costs if you need to cancel your trip for a covered reason, as outlined in your plan. Travel insurance does not offer coverage if you cancel your trip *due to fear of traveling*. Additionally, benefits for Trip Cancellation or Trip Interruption are not available when your intended destination has reported incidents of COVID 19 or any other Pandemic. However, your travel supplier may allow you to modify or refund your booking directly.

A full list of unforeseen covered reasons for trip cancellation and trip interruption, along with general exclusions, is found in your policy document. We encourage you to file a claim that will be assessed in accordance with the facts of each case, your individual circumstances, and the policy language.

**Does my policy cover trip cancellation or interruption because the policyholder's intended destination is the subject of a CDC Travel Warning?**

Trip cancellation or interruption benefits are not available because the intended destination is the subject of a CDC Travel Warning. A full list of unforeseen covered reasons for trip cancellation and trip interruption, along with general exclusions, is found in your policy document. We encourage you to file a claim that will be assessed in accordance with the facts of each case, your individual circumstances, and the policy language.

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*Insurance coverages described above are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and endorsements thereto. Policies are administered by Arch Insurance Solutions, 1-855-286-8349, CA License #0118111, TX License #1787195. Your policy is the contract that specifically and fully describes your coverage. Certain restrictions and exclusions apply, and coverages may vary in certain states. Please refer to your policy for detailed terms and conditions.*

**For more information on COVID-19,  
please visit the World Health Organization's website at  
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>,  
or the CDC's website at <https://wwwnc.cdc.gov/travel/notices/alert/novel-coronavirus-china>,  
or consult your medical professional.**