



LeisureCare

Current concerns with COVID-19 & the possibility of quarantine

AM I COVERED IF I CONTRACT COVID-19?

You may be covered if you, a traveling companion or a family member contract COVID-19. If you contract COVID-19 after purchasing LeisureCare and are diagnosed prior to departure, the Trip Cancellation benefit may provide coverage if you need to cancel your trip. You will need to provide proof of illness from your doctor and a statement that you are medically unable to travel.

If you contract COVID-19 once you've already started your trip, the Trip Interruption benefit may provide coverage if you need to interrupt your trip because you or a traveling companion become ill. This, too, would require proof of illness from your doctor at the time of interruption.

If you become ill with COVID-19 while traveling, your medical expenses may be reimbursed, subject first to filing with your primary and/or secondary medical insurance company(ies).

WHAT HAPPENS IF COVID-19 CAUSES ME TO BE QUARANTINED?

If you are quarantined prior to your trip, the Trip Cancellation benefit may reimburse your unused pre-paid, non-refundable trip costs. If you are quarantined during your trip, the Trip Interruption benefit may reimburse your missed, unused pre-paid non-refundable trip costs and additional transportation costs to return home or catch up to your trip.

If COVID-19 causes you to be quarantined, interrupting your trip, you may have Trip Interruption and/or Trip Delay benefits which may reimburse additional expenses for transportation, meals and accommodations, as well as missed unused pre-paid, non-refundable travel arrangements (up to the limits indicated in the plan).

In each case, you would need to provide proof from a doctor or government authority verifying your need to quarantine, as well as receipts for any expenses incurred. Please note that a stay-at-home order, shelter-in-place or other similar state or city order that may be in place at home or for your destination, are not considered to be a covered quarantine.

WHAT HAPPENS IF I AM AFRAID TO TRAVEL DUE TO THE CORONAVIRUS?

Fear of potentially contracting COVID-19 or fear of being quarantined is not a covered reason to cancel your trip. To be reimbursed in cash, you would need to be cancelling due to one of the covered reasons under the plan.

THE AREA I AM TRAVELING TO IN THE NEAR FUTURE HAS BEEN AFFECTED BY COVID-19. WILL I BE ABLE TO CANCEL MY TRIP AND BE REIMBURSED?

Cancelling your trip solely because your destination has been affected by COVID-19 is not a covered reason for cancellation.

THE U.S. STATE DEPARTMENT HAS ADVISED AGAINST NON-ESSENTIAL TRAVEL. AM I COVERED DUE TO THE U.S. STATE DEPARTMENT WARNING?

There is no reimbursement under the plan for a travel advisory such as this.

DOES LEISURECARE COVER TRIP CANCELLATION OR INTERRUPTION BECAUSE MY INTENDED DESTINATION IS SUBJECT OF A CDC TRAVEL WARNING?

Trip cancellation or interruption benefits are not applicable in circumstances when 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 state-specific plan documentation.

CAN I CANCEL MY LEISURECARE PURCHASE AND GET THE PLAN COST REFUNDED?

You are eligible for a refund of your plan cost, if all below conditions are met:

- You purchased your plan within 10 days; and
- You have not started your trip; and
- You have not filed a claim.

WHAT HAPPENS IF THE AIRLINE CANCELS MY FLIGHT DUE TO COVID-19?

If your trip has begun or if on your departure date your flight is delayed by the airline, or other Common Carrier, for 12 or more hours, the LeisureCare plan may reimburse travel delay expenses for items such as additional meals, accommodations and airfare. While we understand COVID-19 has caused a disruption in flights, there is no coverage under the plan if the airline carrier has made the decision to cancel the flight in advance of your departure date. However, the airlines may be able to provide a refund for your flight or future travel credits should you decide to rebook at a later date.

WHAT HAPPENS IF I AM DENIED BOARDING BY A CRUISELINE DUE TO A MANDATORY HEALTH SCREENING?

You may be covered if you are denied boarding and have documented proof that you are medically unable to travel.

WHAT HAPPENS IF I AM DIAGNOSED WITH COVID-19 WHILE ON MY TRIP AND REQUIRE AN EMERGENCY EVACUATION?

You may be covered if you are diagnosed with COVID-19 while on your trip and require emergency medical transportation. LeisureCare provides a maximum benefit limit of \$50,000 for emergency evacuation (may be higher based on plan type). These arrangements must be coordinated and approved by the Assistance Service Provider – CareFree Travel Assistance™.

AM I COVERED IF I HAVE RECENTLY BEEN IN CONTACT WITH SOMEONE WHO TESTED POSITIVE FOR COVID-19?

Contact with someone who is positive is not a covered reason for trip cancellation or trip interruption UNLESS, a Physician or government authority has ordered that you must be under quarantine as a result of this direct contact/exposure. However, you would be covered if you were to become sick and diagnosed with COVID-19 by a Physician.

CAN I CANCEL MY TRIP IF MY STATE OR MY EMPLOYER MANDATES A SELF-QUARANTINE PERIOD UPON RETURN FROM TRAVEL AND I CANNOT AFFORD TO MISS WORK?

Self-quarantine upon return from a trip is not a covered reason for trip cancellation under the plan. If you are ordered to quarantine by a licensed Physician or government entity prior to departing on your trip, which keeps you from taking your trip, you may be eligible for trip cancellation coverage.

IF I AM DIAGNOSED WITH COVID-19 PRIOR TO MY SCHEDULED TRIP, HOW LONG DO I HAVE TO CANCEL AND BE COVERED FOR ANY PENALTIES I MAY INCUR?

Regardless of your reason for cancellation, all cancellation claims must be reported to Aon and your travel supplier(s) within 30 days of becoming aware that you are ill (or otherwise unable to travel) or as soon as reasonably possible, and prior to scheduled trip. Your illness or reason for cancellation must occur after your LeisureCare plan purchase (Effective) date.

To view your state-specific plan information including the terms, conditions and exclusions, please refer to Travel Protection Policy Details.

This program was designed and is administered by Aon Affinity. Aon Affinity is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493), Aon Direct Insurance Administrators and Berkeley Insurance Agency and in NY, AIS Affinity Insurance Agency. Affinity Insurance Services is acting as a Managing General Agent as that term is defined in section 626.0

Travel insurance benefits are underwritten by Arch Insurance Company, with administrative offices in Jersey City, NJ (NAIC #11150), under Policy Form series LTP 2013 and applicable amendatory endorsements. This is a general overview of insurance benefits available. Coverages may vary in certain states and not all benefits are available in all jurisdictions. Please refer to your certificate of benefits or policy of insurance for detailed terms, conditions and exclusions that apply.

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