



Regarding the outbreak of Coronavirus in China and now Italy, there are multiple scenarios where benefits will not be paid and others where benefits could be paid. As always, please advise your staff to direct the passengers to us for any coverage questions they may have.

In general, the outbreak of a disease at a trip destination is not a covered event, unless the insured, Traveling Companion, or Family Member as defined is physically affected by the referenced disease. Please see some of the scenarios below:

Not Covered

- 1- Trip Cancellation (without Cancel For Any Reason (CFAR)): The passengers do not feel safe to travel to the trip destination, and they want to cancel: this is not a covered event. Safety concerns or preventative measures are not covered. Safety concerns are not a Sickness as defined. A government travel advisory is not a covered event either.
- 2- Trip Interruption: the passengers do not feel safe to continue on the trip, they interrupt their trip and return home or go somewhere else or are rerouted: this not a covered event. Safety concerns are not covered.

Covered (provided the event first occurred while coverage was in effect):

- 1- Trip Interruption: the passengers contract the disease and interrupt their trip or are quarantined: this is a covered event. Trip Interruption benefits will be paid if there is medical documentation of examination received during the trip or documentation of quarantine.*
- 2- Missed Connection: if the passengers miss their flight for example and incur additional transportation cost to join their trip or return home, benefits will be paid if the passengers were quarantined.*
- 3- Travel Delay: If the passengers are quarantined during their trip and later incur additional hotel, meal and local transportation expenses, benefits will be paid with documentation of quarantine and its duration.*
- 4- Medical Evacuation: Covered if the passengers contracted the disease and medical evacuation is deemed necessary by the treating physician and the Program Medical Advisor (Generali Global Assistance or One Call International)*

* All are only covered if the event first occurred while coverage was in effect and all pertinent plan provisions are met.