

# Coronavirus (COVID-19) Outbreak and Travel Insurance

## Important Information and FAQ's for Guests

The Coronavirus outbreak is considered a foreseeable event under any CSA/Generalli travel insurance plans purchased on or after January 29, 2020. That means you could be covered if you are diagnosed with Coronavirus, but foreseeable events such as job layoff, school year changes, becoming quarantined, etc. due to the Coronavirus will not be covered. Please note, Travel Insurance will not cover fear of travel. Guests are strongly encouraged to read the Description of Coverage or Insurance Policy for details regarding their available coverage.

### If I buy a travel insurance plan now, how can it help if Coronavirus affects my trip?

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 & Dental, and Emergency Assistance & Transportation.

### What if I am worried about traveling because of COVID-19?

Travel insurance helps when a covered reason prevents travelers from taking their trip as scheduled—and every plan lists the types of mishaps that are covered. Sickness is one of the most common covered reasons for having to cancel a trip or cut it short. However, **travel insurance plans can't cover a traveler's fear of getting sick—including the fear of contracting COVID-19 while traveling.**

### If I am diagnosed with Coronavirus, how can travel insurance help?

If you (or any of your traveling companions) 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 & Dental, and Emergency Assistance & Transportation.

### What if my state or county, or Virginia, has Quarantine or Travel Restrictions?

Travel Insurance will not pay for any loss caused by, or resulting from travel restrictions imposed for a certain area by governmental authority, and is listed in the policy as a General Exclusion.

### Should I purchase travel insurance right now?

The short answer is yes. While Coronavirus coverage is limited due to the size of the outbreak and the length of time since it first became a known event, coverage for other matters remains. Travelers booking trips are still facing the risks they would normally face when planning a vacation, and even if a policy is unable to provide coverage for the COVID-19 outbreak, it can be an essential safeguard for travelers who are making sizable vacation investments and would benefit from purchasing protection for seasonal sickness and other covered events that could force them to cancel unexpectedly.

Travel insurance includes a variety of coverages that help protect travelers during their trip in addition to beforehand—especially if their trip gets interrupted or delayed because of adverse weather or other events that might not be top of mind during the outbreak, but could become more pressing threats as we approach the summer hurricane season.

To view the travel insurance description of coverage, go to <https://www.csatravelprotection.com/certpolicy.do?product=G-332CSA> and enter date and your state of residence.

If you have any additional questions, please email the CSA Customer Service team at [customerservice@generalitravelinsurance.com](mailto:customerservice@generalitravelinsurance.com).  
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