



## Travel Insurance and COVID-19: Our Helpful Guide

The world may be open again, but whether you prefer hiking in Yosemite National Park, California, or relaxing on a beach in Cancún, Mexico, it's important to remember that traveling is more complex than before COVID-19.

At Travelex, we want you to be aware of what COVID-19 risk levels are where you're planning to visit and to make sure you have the travel insurance coverage you need for COVID-19.

To help you plan your next trip with confidence, our guide will help you learn:

- Where you can travel internationally
- Which destinations you should avoid
- What international COVID-19 coverage we provide
- What domestic COVID-19 coverage we provide
- What our travel insurance with COVID-19 coverage doesn't cover
- The best time to buy travel insurance with COVID-19 coverage
- Why travel insurance is now more important than ever

 This guide is current as of April 21, 2023. Given the changing nature of COVID-19, please check the U.S. Centers for Disease Control and Prevention (CDC) [COVID-19 Travel Recommendations](#) page and the [COVID-19 International Travel Tool](#) on our website for destination risks, restrictions, testing requirements, quarantine guidelines, and more.

## 1 Where can I travel overseas right now?

The destinations you can enter are dependent on both the U.S. government's guidelines and the rules and regulations of the country you intend to travel to.

When planning your trip, we recommend you:

- Check the CDC's current [COVID-19 Travel Recommendations](#) for your intended destination(s) – and check again prior to departure – to make sure the overall travel advice is not “Level 4: *Special Circumstances/Do Not Travel!*” because of COVID-19.
- Research the current COVID-19 regulations and requirements of your selected destination(s), transit countries and transport options, as these rules can change at any time, without notice. You can use the [COVID-19 International Travel Tool](#) on [travelexinsurance.com](#) to check destination risks, restrictions, testing requirements, quarantine guidelines, and more. Don't forget to check the rules for returning to the United States as well.
- Consider purchasing adequate travel insurance for your trip, as the U.S. government does not cover medical costs for U.S. citizens overseas, and your regular health insurance plan likely won't cover any expenses you incur outside the United States. The [U.S. government says](#) you should purchase travel insurance before you travel. At Travelex, our travel insurance offers a wide range of benefits, including emergency medical and evacuation expenses, trip cancellation and interruption, lost baggage, and 24/7 emergency assistance.

The CDC recommends “you do not travel internationally until you are **fully vaccinated**. International travel can pose additional risks, and even fully vaccinated travelers may be at increased risk for contracting and possibly spreading COVID-19 variants.”



## 2 Which countries should I avoid?

When choosing an overseas destination, it's important to consider your safety and well-being.

To help U.S. citizens avoid or reduce international travel risks, the CDC provides general guidance for five levels of COVID-19 travel recommendations – 1, 2, 3, 4, and Unknown. The level assigned to each destination reflects the COVID-19 risk associated with traveling to that country; a higher advisory level means a higher risk.

If any of your intended destinations is listed as “[Level 4: Special Circumstances/Do Not Travel!](#)” because of COVID-19, then your health and safety could be at extreme risk, and you should reconsider your travel plans.

To understand the **current travel advice** regarding COVID-19 for your destination(s), visit the current [COVID-19 Travel Recommendations](#) on the CDC's website.

## 3 What international COVID-19 coverage does Travelex provide?

Good news: At Travelex, we treat COVID-19 like any other sickness that may affect your trip. This means we provide international travelers who test positive for COVID-19 with coverage for scenarios including emergency overseas medical costs, trip cancellation and interruption, and additional expenses.

At Travelex, we consider “sickness” to be an illness or disease diagnosed or treated by a doctor/physician after the effective coverage start date of a customer's policy.

## Traveling internationally with Travelex COVID-19 coverage

Four examples of scenarios where our benefits may apply



### Trip Cancellation

If you need to cancel your trip because you or someone you're traveling with tests positive for COVID-19 and has to physically quarantine as a result.



### Emergency Medical Expenses

If you are diagnosed and hospitalized with COVID-19 during your overseas trip and have to pay emergency medical expenses.



### 24/7 Assistance

If you need to extend your hotel stay, locate alternate accommodations, or make changes to your travel bookings because you test positive for COVID-19 while traveling.



### Trip Delay

If you test positive for COVID-19 during your trip, are required to quarantine, and incur additional hotel and meal expenses.



#### 4 What domestic COVID-19 coverage does Travelex provide?

At Travelex, we provide the same level of COVID-19 coverage for our customers, whether you're visiting Norway or Nevada. This means you can take short trips around the great states of America with extra confidence.

Wondering which Travelex plan is most suitable for your U.S. trip? While you can get domestic COVID-19 coverage with all our plans, our [Travel America plan](#) includes benefits such as trip inconvenience coverage if ski resorts, golf courses, or beaches at your destination are closed, as well as security deposit protection, car rental collision coverage, and roadside assistance.

#### 5 What doesn't travel insurance with COVID-19 coverage provide?

Our Travelex policies do not provide trip cancellation or interruption coverage if you decide to cancel your trip because you are afraid to travel because of COVID-19. They also do not provide coverage if your travel supplier (e.g., tour company or airline) cancels your trip because of COVID-19 concerns or government and travel restrictions.

If your chosen country of destination or any airlines require you to show a negative COVID-19 test prior to entering or boarding, you must cover this cost. At Travelex, we do not provide coverage for the cost of required COVID-19 tests, unless directed by a physician.

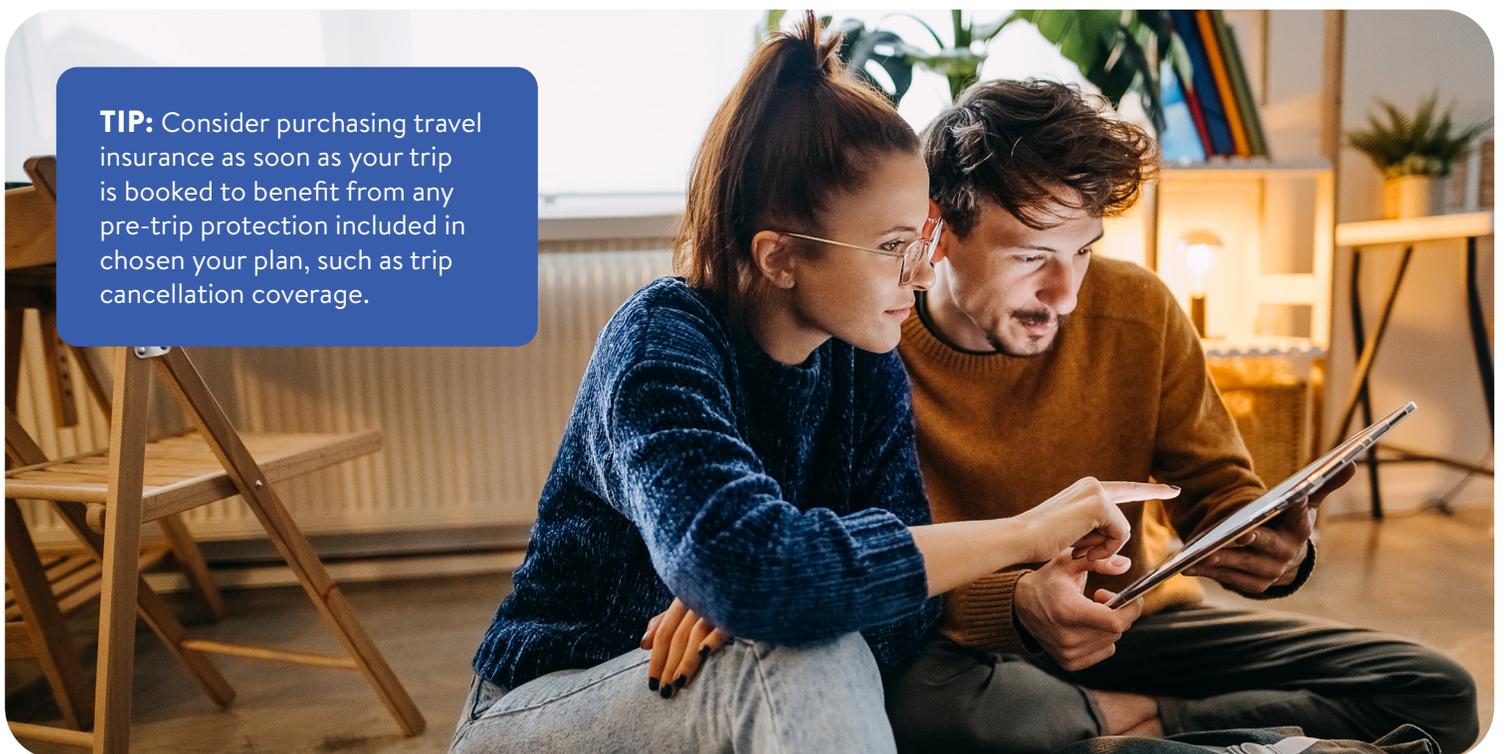
If you are not 100% certain about traveling because you're concerned about COVID-19, you may want to consider including our [Cancel For Any Reason](#) upgrade in your policy. Cancel For Any Reason is an optional upgrade available with our Travel Select plan and allows you to cancel a trip for any reason up to 48 hours prior to your scheduled departure.

#### 6 When is the best time to purchase travel insurance?

The best time to purchase travel insurance is **as soon as any part of a trip is booked** (such as flights, accommodations, and ticketed events and attractions), as this can increase your level of protection. For example, in order to receive a Pre-existing Medical Condition Exclusion Waiver, you must purchase a Travel Select plan within 15 days of your initial trip payment or a Travel America plan within three days of your final trip payment.

If you purchase travel insurance before your trip and change your mind, you have the option to cancel your travel insurance policy for a full refund within the 15-day free look period (if you have not yet departed or filed a claim).

**TIP:** Consider purchasing travel insurance as soon as your trip is booked to benefit from any pre-trip protection included in chosen your plan, such as trip cancellation coverage.





## 7 What do I need to know about buying travel insurance during the COVID-19 pandemic?

Travel insurance has always been an important item to consider packing when you're traveling, and in the current environment it can be vital. COVID-19 has not only changed the rules and regulations of global travel, but it can also create the need for last-minute changes or bring about unexpected obstacles during your trip.

When looking for a suitable travel insurance policy for you and your trip, it's important to understand what you are – and aren't – covered for in relation to COVID-19.

### Here are some points to consider:

- Think about whether you want coverage for trip cancellation and interruption costs in your policy (if it's not automatically included) to help protect you financially from unforeseen COVID-19 scenarios.
- Make sure you're clear on the travel insurance policy's limitations and exclusions that may relate to your COVID-19 exposure, so you're aware of how your policy responds and operates with different events that may arise. Remember, your policy may be comprehensive in scope, but with regard to coverage, terms and conditions may apply.
- Check whether the COVID-19 overseas medical expense coverage is sufficient if you are diagnosed with COVID-19 while overseas and require hospitalization or other medical treatment.
- Decide whether the COVID-19 coverage is comprehensive enough for your needs. (Some complimentary COVID-19 insurance policies offered by tour operators or airlines may not provide the level of coverage you're looking for, or they may not provide coverage for the country where you need it.)
- Understand that travel insurance issued by an overseas insurance provider is subject to the regulations of that country, not the United States. (So, it may not be a good substitute for a comprehensive travel insurance policy from a U.S. travel insurance provider.)
- Purchase a suitable policy as soon as you start to book your trip, especially if you want trip cancellation and interruption coverage.

## One traveler's story: The importance of travel health insurance beyond COVID-19 coverage

COVID-19 isn't the only illness that could ruin your vacation. When you travel internationally, the right travel insurance policy can help protect you financially from other unexpected illnesses.

When [Lui and their family](#) went on a summer vacation to Mexico, both children suffered from ear infections.

Fortunately, the family had purchased travel insurance before they left home — even though they had health insurance in America — to ensure they were protected on their international trip.

***“It was reassuring and less stressful to know we could get immediate medical attention for our children, see a specialist if necessary, extend our stay, and reschedule our flights because we were covered by Travelex insurance.”***



If you'd like more information about how our COVID-19 coverage can help protect your next trip, visit the [Coronavirus \(COVID-19\) Coverage](#) page on our website.



While you're there, you can also check the [COVID-19 International Travel Tool](#) for destination risks, restrictions, testing requirements, quarantine guidelines, and more.



**Ready to get a travel insurance quote?**  
You can learn about traveling with us at [travelexinsurance.com](https://travelexinsurance.com) now.

The information contained in this document is indicative and for illustrative purposes only to help provide information regarding likely coverage under the relevant terms and conditions of a policy. The information relates to Travelex Insurance Services' travel insurance policies (available via [travelexinsurance.com](https://travelexinsurance.com)) and is correct at the time of writing on April 21, 2023, and may change at any time. Please check [travelexinsurance.com](https://travelexinsurance.com) for confirmation of current coverage.

© 2023 Travelex Insurance Services Inc., and its licensors. All Rights Reserved.

The product descriptions provided above are only summaries. The full coverage terms and details, including limitations and exclusions, are contained in the insurance policy or Description of Coverage. Coverage and rates may vary by states. If there is any conflict between the contents of this website and the Policy or Description of Coverage, the Policy or Description of Coverage will govern in all cases. Travel Assistance Services are provided by the designated provider listed in the policy or on your Confirmation of Coverage. Travelex Insurance Services, Inc. 810 North 96th Street, Suite 300, Omaha, NE, 68114. CA Agency License #0D10209. Travel Insurance is underwritten by Berkshire Hathaway Specialty Insurance Company, NAIC #22276.