

COVID-19 SUMMARY STATEMENT

The disease COVID-19, caused by the novel coronavirus, was declared a pandemic by the World Health Organization on March 11, 2020. As such, COVID-19 is deemed a foreseeable event for plans purchased on or after March 11, 2020.

In general, claims made due to known, foreseeable, or expected events, including pandemics/epidemics, government prohibitions, warnings, travel advisories or fear of travel are not covered. Please note that coverage may vary by state.

Until further notice, as an accommodation, the following coverages will be extended to include COVID-19 related losses occurring due to sickness, as sickness is defined in the policy.

1. Travel Medical Expense and Emergency Evacuation and Repatriation of Remains benefits if you or a traveling companion require medical treatment or Emergency Evacuation due to COVID-19-related sickness while on a covered trip.
2. Trip Cancellation, Trip Interruption and Trip Delay benefits if you, a traveling companion or a family member develop COVID-19-related sickness before or during your covered trip and meet the policy requirements for coverage due to sickness.

This coverage accommodation applies strictly to loss due to sickness resulting from COVID-19 and is available only if the purchased plan includes the applicable benefits. All other terms, conditions and exclusions apply. Note that certain terms such as "sickness" are defined within the policy; check your policy for full details.



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