

# U.S. Coverage Alert – 2019 Novel Coronavirus/COVID-19

*UPDATED FEBRUARY 8, 2021*

COVID-19 is a known and evolving epidemic that is affecting travel worldwide, with continued spread and impacts expected. COVID-19 became a known event on January 22, 2020 and was recognized as an epidemic as of February 3, 2020.

Allianz Global Assistance is currently assisting customers 24/7/365 who wish to change their travel plans, need travel assistance or would like to file a claim. We are here to fully understand the nature of your situation and provide assistance and applicable coverage under your plan. Our assistance team is ready to help all of our customers who need help while traveling, such as locating medical facilities or rebooking transportation.

We urge any customer who has a medical issue while traveling or who has any other question regarding their plan to call us. Our website is also available at [AllianzTravelInsurance.com](https://www.allianztravelinsurance.com). We review every claim based on its unique facts and circumstances and are happy to answer any questions you may have.

## **SPECIAL PLAN ACCOMMODATIONS FOR COVID-19**

Claims due to known, foreseeable, or expected events, epidemics, government prohibitions, warnings, or travel advisories, or fear of travel are generally not covered, and coverage can vary by state. However, until further notice, although not covered under most plans, we are currently accommodating claims for:

1. Under **Emergency Medical Care** Benefit: Emergency medical care for a customer who becomes ill with COVID-19 while on their trip.
2. Under **Trip Cancellation or Trip Interruption** Benefits: Trip cancellation and trip interruption if a customer becomes ill with COVID-19 either before or during their trip.

Customers who become ill with COVID-19 while on their trip will not be subject to the Trip Interruption benefit's five-day maximum limit for additional accommodation and transportation expenses (however, the maximum daily limit for such expenses and the maximum Trip Interruption benefit limit still apply).

Please note, we will accept proof of a positive COVID-19 test or a physician's diagnosis as proof that you are ill with COVID-19.

These accommodations are strictly applicable to COVID-19 and are only available for customers whose plan includes the applicable benefit. All other terms, conditions, and exclusions of the plan apply as normal. All benefits are subject to maximum limits of

liability, which may in some cases be subject to sublimits, day limits, and daily maximums. Please read your plan for details.

Our travel protection plans include up to 28 covered reasons for trip cancellation, depending on the plan. To learn more, go to [AllianzTravelInsurance.com](https://www.allianztravelinsurance.com). Please review your plan or call us for details.

If you purchased an Allianz Global Assistance travel protection plan in conjunction with a travel cancellation fee waiver offered by a travel supplier, please contact your travel supplier for questions and coverage information related to trip cancellation under that waiver.

## **PLAN CHANGE / REFUND INFORMATION**

Customers may change their travel protection plan's effective dates to cover a new or rescheduled trip, as long as that trip is scheduled to be completed within 770 days from the date of the plan's original purchase date. Changes can be made at [AllianzTravelInsurance.com](https://www.allianztravelinsurance.com) or by calling the phone number on their plan.

Please note, if you wish to move your plan's covered trip dates to cover a new or rescheduled trip, you must update your trip dates prior to the departure date of that new or rescheduled trip and prior to any loss for which you seek coverage. Additionally, if your trip costs for your new or rescheduled trip are different than the cost of your original trip, you will need to update your plan's coverage limits accordingly. Any change in trip cost insured for the new or rescheduled trip may result in a change in premium. If you update your plan's trip dates to cover a new or rescheduled trip but do not adjust your limits, the original plan limits will apply to the new or rescheduled trip.

Alternatively, for a temporary period, we are offering refunds for the cost of your travel protection plan to customers who wish to cancel their travel protection plan if the customer's travel supplier canceled the customer's trip due to COVID-19, so long as no payable claim has been filed under the plan. Please call us at the number listed on your plan and we will be happy to assist you. Refunds must be requested within 770 days of the original plan purchase date.

Unless earlier cancelled or otherwise ended in accordance with its terms or the accommodations stated here, plans end 770 days after the original plan purchase date. Plans do not provide any coverage or accommodation for any loss incurred after the plan ends.

## **IMPORTANT TIPS**

Customers should contact their travel provider prior to canceling their travel arrangements. Some airlines and other travel suppliers may allow customers to cancel their trip and receive a refund or change their dates of travel without change fees when traveling to a destination affected by COVID-19.

While traveling, customers should take their travel insurance information with them, including plan number/details and our toll-free travel assistance phone number. This information can also be accessed via our free [TravelSmart](#) mobile app for customers who connect the app to their account. Customers should also review their plan to learn details about their coverage.

For more information on COVID-19, please visit the World Health Organization's website at <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, or the CDC's website at, <https://wwwnc.cdc.gov/travel/noticescovid19> or consult your medical professional.

***The information in this Coverage Alert is current as of the time of publication but is subject to change as the situation develops. Please visit [AllianzTravelInsurance.com](https://www.allianztravelinsurance.com) for the latest coverage information.***

**Please note, the above-described accommodations are an explicit and limited expression of donative intent only, which is for only the limited purposes expressly specified here and for no other further purpose, express or implied. Further, it is expressly not a guarantee of coverage or admission of legal or equitable liability. Nothing contained or described here, nor any payment made pursuant to the position described here, is or should be construed to be a waiver of any term, condition, or exclusion of any plan, or any applicable rights, remedies, or defenses under any plan or at law or equity. We and our applicable underwriters and reinsurers reserve all rights, remedies, and defenses under the plan and under applicable law and at equity.**

**Terms, conditions, and exclusions apply to all plans. Benefits and limits vary by plan. For a complete description of the coverage and benefit limits offered under your specific plan, carefully review your plan's Letter of Confirmation/Declaration of Coverage and Certificate of Insurance/Policy. Insurance benefits underwritten by BCS Insurance Company, or Jefferson Insurance Company, depending on your state of residence and plan chosen. Plans only available to U.S. residents and may not be available in all jurisdictions. Allianz Global Assistance and Allianz Travel are marks of AGA Service Company dba Allianz Global Assistance or its affiliates. Allianz Travel, Event Ticket, and Registration insurance products are distributed by Allianz Global Assistance, the licensed producer and administrator of these plans and an affiliate of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage due to the affiliation between Allianz Global Assistance and Jefferson Insurance Company. Plans include insurance benefits and assistance services. Any Non-Insurance Assistance services purchased are provided through Allianz Global Assistance. Any non-insurance travel cancellation fee waiver purchased is provided by the travel supplier from whom you purchased that travel cancellation fee waiver. Except as expressly provided under your plan, you are responsible for charges you incur from third parties.**

**Share:**

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Terms, conditions, and exclusions apply. Please see your plan for full details.  
Benefits/Coverage may vary by state, and sublimits may apply.

\*Rental Car Damage and Theft Coverage, when purchased as part of an annual plan, is not available to KS, TX, and NY residents.

\*For WA residents, Rental Car Damage and Theft Coverage may not be available in all plans. See your plan details for additional information.