

## **iNext International Travel Protection in the COVID -19 World**

- **How has the travel insurance underwriting community responded to COVID-19?**  
As of January 24<sup>th</sup> 2020 the COVID-19 virus became a “known event” per the W.H.O. declaration. It will remain a “known event” until there is consensus within the medical and underwriting community to alter the status. Given the scope of the unknowns, all carriers have been hesitant to expand the spectrum of perils related to sickness and disease, with many insurers adding specific epidemic/pandemic exclusions to their policies. ***This is not true of iNext.***
- **How is COVID-19 Treated Under the iNext Travel Medical Plans?**  
As referenced above there is NO EXCLUSION in the iNext base travel medical plans for epidemics or pandemics. Simply put, COVID-19 is treated as any other illness meaning that diagnostics, medications, hospitalization, medical evacuation or repatriation of remains all remain eligible for coverage provided the virus is contracted outside of the U.S.
- **How is COVID-19 Treated by Trip Cancellation/Interruption Insurance**  
Given the “known event” status of COVID-19, it is an excluded peril via the fact that it is viewed as having already transpired. Regardless of eventual fluctuations in CDC or State Dept. levels anything that happens abroad that is specifically a function of COVID-19 is excluded as a trigger. Where there IS coverage eligibility is through the Sickness trigger of the Cancellation benefit. If a healthy person were to contract COVID-19 AFTER purchasing Trip Cancellation coverage and PRIOR to their departure from the U.S. and medical opinion states that the individual should not travel, then the benefit trigger is met and coverage would apply.
- **How Do State Department Warnings Impact Enrollment into Coverage**  
Individuals and groups are free to enroll in iNext protection plans at any time, regardless of the warning level status of the foreign destination(s). Per the above, the understanding should be that COVID-19 at the destination is not a covered Cancellation trigger given its “known status.” All other aspects of the base policy and riders remain in full effect including medical treatment of COVID-19 contracted abroad as a covered “Illness” and post-enrollment, pre-departure COVID-19 affliction as an eligible trigger for Trip Cancellation if medically supported.
- **Is Quarantine Covered?**  
The iNext Comprehensive plans provide for up to \$250/day to cover usual, customary, reasonable expenses associated with a medically imposed quarantine for up to 10 days due to the need to isolate the insured due to the onset of sickness. Generally, this would mean food and lodging. The benefit does NOT apply to SELF-ISOLATION requirements that may be imposed by various governments as a prerequisite for entry.