

## Coverage Alert – 2019 Novel Coronavirus (2019-nCoV)

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**UPDATED FEBRUARY 7, 2020**

**Please note: The situation with the 2019 Novel Coronavirus (2019-nCoV, “Coronavirus”) continues to evolve. The information in this Coverage Alert is current as of the time of publication but is subject to change as more information becomes known. Please visit [AllianzTravelInsurance.com](https://www.allianztravelinsurance.com) for the latest coverage information.**

### **Coverage Information**

**As of February 3, 2020**, both the Centers for Disease Control and the World Health Organization have recognized 2019 Novel Coronavirus as an **Epidemic**. Many travel protection plans **exclude losses** caused directly or indirectly by an Epidemic. Please refer to your plan to learn whether this exclusion applies to you. Customers whose plan includes the Epidemic exclusion may still have coverage for a covered loss occurring on or prior to February 3, 2020.

In addition, for customers booking trips to China and other impacted areas, the Coronavirus became a **known event on January 22, 2020**. Travel protection plans generally **exclude losses** caused by events that were known or foreseeable at the time the plan is purchased. Customers who purchased their plan prior to January 22, 2020 may still have coverage for a covered loss for a trip booked to China or other impacted areas.

For additional coverage information, see below.

### **Plan Cancellation and Refund Information**

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 Coronavirus, or if the customer’s covered trip included a trip booked to China, so long as no unrelated claim has been filed under the plan (i.e. a claim unrelated to coronavirus, such as for a broken leg). Customers may also change their plan’s effective dates to cover a new or rescheduled trip. Please call us at the number listed on your plan and we will be happy to assist you.

**Allianz Global Assistance customers should remember these 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 2019-nCoV. If the customer changes the dates of their trip, they may also change the dates of coverage on their plan for up to 770 days from the date of purchase by visiting [AllianzTravelInsurance.com](https://www.allianztravelinsurance.com) or by calling the phone number on their plan.

While traveling, customers should take their travel protection plan information with them. Important information includes plan details and plan/certificate number 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 Letter of Confirmation and Certificate of Insurance/Policy to learn details about their coverage.

For more information on 2019-nCoV Novel Coronavirus, 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/notices/alert/novel-coronavirus-china> or consult your medical professional.

**Additional Coverage Information**

Where not otherwise excluded, customers may still have coverage in some cases.

Coverage for **Emergency Medical/Dental** expenses and **Emergency Medical Transportation** may be available for a customer who becomes ill while traveling.

Customers who are seriously ill or who are denied boarding by their travel supplier due to their serious illness, or have family members, traveling companions or hosts outside the United States who are seriously ill, may be covered if they need to cancel or interrupt their trip. Further, customers who are quarantined or subject to mandatory government-ordered evacuations at their destination may also be covered if they have to cancel or interrupt their trip. Customers cancelling or interrupting their trip for these reasons may be eligible to receive a reimbursement of their lost prepaid, non-refundable travel deposits and other covered expenses, as specified in their plan.

Customers who purchased our **Cancel Anytime** product and meet the requirements of coverage for that product may cancel their trip for almost any unforeseen reason and receive reimbursement for a portion of their lost non-refundable travel deposits.

If a customer's travel is delayed due to quarantine or a travel carrier delay, they may be eligible to be reimbursed for covered expenses incurred as a result of that delay, depending on and as specified in their plan.

Cruise customers who have Missed Port of Call Coverage may be covered if their cruise misses a scheduled port of call indicated on the original itinerary or replaces it with another port of call and may receive a payment to compensate them for a missed port of call, up to the maximum benefit listed for Missed Port of Call Coverage on the customer's Declaration of Coverage.

Again, please note, most plans, including Cancel Anytime plans, contain general exclusions from coverage for any loss directly or indirectly due to any loss, condition, or event that was known or foreseeable when the plan was purchased, or due to an epidemic (for more information, see above). Further, most plans contain a general exclusion from coverage for losses directly or indirectly due to acts, travel alerts/bulletins, or prohibitions of any government or public authority except as expressly covered. As such, travelers should review their plan and contact us with any questions.

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 coverage is underwritten by BCS Insurance Company (OH, Administrative Office: Oakbrook Terrace, IL), rated "A-" (Excellent) by A.M. Best Co., under BCS Form No. 52.201 series or 52.401 series, or Jefferson Insurance Company (NY, Administrative Office: Richmond, VA), rated "A+" (Superior) by A.M. Best Co., under Jefferson Form No. 101-C series or 101-P series, depending on state of residence. AGA Service Company d/b/a Allianz Global Assistance is the licensed producer and administrator of Allianz Travel-branded travel protection plans in the U.S. 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. Noninsurance benefits/products are provided and serviced by Allianz Global Assistance.