

Travel Insurance for Coronavirus Coverage

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- One of the industries which has been the hardest by Covid-19 has been the travel industry. The tourism industry has been one of the fastest growing industries in the world. It has risen from less than \$600 billion in year 2000 to \$1.478 billion in 2019. It is anticipated to drop to \$310 billion for the year 2020.

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- The losses are staggering. However, the restrictions on travel have impacted many travelers. Many travelers purchased cruises, flights, and hotel stays in 2019 for use in 2020. Now they learn that they are no longer able to travel to the destination for which accommodations have already been paid. The question is, will they have coverage under a travel policy if they chose to purchase one?

Relevant Dates

- January 21, 2020

First case of Coronavirus (Covid-19) diagnosed in the United States

Within ten days of the first U. S. diagnosis, approximately 8,000 Americans were confirmed infected by the virus

Relevant Dates

- January 30, 2020

World Health Organization quickly declared Covid-19 a “global health emergency;” a “public health emergency of international concern.”

- January 31, 2020

On the next day, the President declared Covid-19 a public health emergency.

Relevant Dates

- February 11, 2020

Five Days after the first Covid-19 death in the United States, the coronavirus was given its official name, Covid-19, by the World Health Organization

CDC officials said it was the first quarantine order issued by the federal government in over fifty years

Relevant Dates

- February 21, 2020

Dr. Nancy Messonnier, Director of the CDC's National Center For Immunization And Respiratory Diseases, told reporters that U. S. health officials were preparing for the Coronavirus to become a pandemic.

Relevant Dates

- February 29, 2020

U. S. Government issued a “Do Not Travel” warning and prohibited travel between the United States and several countries with Covid-19 outbreaks.

During this same time period, various states declared states of emergency and issued quarantine orders. For example, on March 1, 2020, Florida Governor Ron DeSantis declared a state of emergency. DeSantis delegated Florida State Health Officer to “take any action necessary to protect the public health for as long as the emergency lasted.” The Florida Department of Health was given the power to make decisions on quarantining people and cancelling events.

Relevant Dates

- March 4, 2020

World Health Organization raised the mortality rate of Covid-19 to 3.4%. In comparison, the seasonal flu kills fewer than 1% of those infected.

Relevant Dates

- March 11, 2020

World Health Organization reclassified Covid-19 as a “worldwide pandemic.”

Relevant Dates

- March 13, 2020

President declared a “national emergency,” which he said freed up about \$50 billion in additional disaster funding

Relevant Dates

- March 13, 2020

Texas Governor Greg Abbott declared a “state of disaster” in Texas. His order read:

NOW, THEREFORE, I, GREG ABBOTT, Governor of the State of Texas, do hereby certify that COVID-19 poses an imminent threat of disaster. In accordance with the authority vested in me by Section 418.014 of the Texas Government Code, I hereby declare a state of disaster for all counties in Texas.

Relevant Dates

- March 16, 2020

President issued the President's Coronavirus guidelines for America, known also as "thirty-days to slow the spread" campaign which called for Americans to avoid social gatherings of more than ten people for the next fifteen days and to limit discretionary travel, among guidelines.

Travel Delay Coverage

- If you are delayed on your Trip for 12 hours or more, we will reimburse you, up to the amount shown in the Schedule for reasonable additional expenses incurred by you for lodging Accommodations, meals, telephone calls, local transportation, and additional vehicle parking charges and additional pet kennel fees incurred due to the delay. We will not pay benefits for expenses incurred after travel becomes possible.

Travel Delay Coverage

- Travel Delay must be caused by or result from:

* * *

c. quarantine; or

* * *

e. Natural disaster or adverse weather;

Travel Delay Coverage

- Benefits will be paid . . . Due to one of the following unforeseeable Covered Events that occur before departure on your Trip to you or your Traveling Companion, while your coverage is in effect under this Policy.

Covered Events:

4. Being hijacked or Quarantined;

* * *

21. Your accommodations at your destination made inaccessible due to fire, flood, volcano, earthquake, hurricane or other natural disaster. We will only pay benefits for losses occurring within 15 calendar days after the event renders the destination inaccessible. For the purpose of this coverage, inaccessible means your Accommodations can not be reached by your original mode of transportation. . . .

Definitions

- Quarantine means the enforced isolation of you or your Traveling Companion, for the purpose of preventing the spread of illness, disease or pests.

General Exclusions

1. We will not pay for any loss under this Policy caused by, or resulting from:

* * *

q. travel restrictions imposed for a certain area by governmental authority.