

CHTA Live: The Resilience Series – “Guest Assurance and Insurance: Trip Mate Travel Protection Plan”

Wednesday, July 2, 2020

Q&A

1. Suppose COVID positivity occurs DURING overseas trip. covered then??

Yes. If the Sickness occurs during the trip (i.e. both the test & results). Coverage is available under Trip Interruption & Medical Expenses. We recommend contacting the emergency assistance company to guide you.

2. Just to be 100% clear. You test positive on your trip and you would be covered under sickness.

Yes. Please see the definition of Sickness, which requires treatment. We recommend purchasing the plan within 21 days of deposit so the Pre-Existing Condition Exclusion is waived.

3. Is the quarantine coverage for both at trip destination and home location that prevents them from traveling?

The short answer is yes. Quarantine must be strict 24/7 quarantine ordered by a medical professional or government. Self-Quarantine, shelter in place and stay at home orders do not qualify for strict quarantine. Please contact our office should this scenario arise.

4. Some of our destinations are requiring a negative covid test within 72 hours of arrival at the destination. Would the traveler be covered if they are unable to acquire the necessary test and are thus denied entry into the destination?

Unfortunately, no. The plan provides coverage for a Sickness that occurs during coverage. Not receiving results in time or not being able to acquire the test is not covered. A positive test prior to departure can be covered.

5. What if they contract Covid 19 during a trip, will the insurance pay to repatriate the guests to be treated back in the US?

Yes. We view COVID under the terms required for a covered Sickness (we recommend purchasing the plan within 21 days of deposit to receive the pre-existing condition waiver). Treatment on the trip is required, please contact emergency assistance to determine coverage & benefits).

6. Would travelers be covered for medical evacuation if required by a destination upon a positive covid test while in the destination?

Yes, please also see #5. If a covered Sickness occurs during the trip, including COVID, evacuation benefits are available to return home. This can be economy class ticket, sometimes a nurse escort when required. The type of arrangements made depend on physician advice along with approval from the emergency assistance company, once released to travel.

To be clear, an air ambulance is only covered if the traveler is not in a suitable medical facility. This must be determined by the emergency assistance company. We recommend contacting our emergency assistance company to confirm coverage and benefits available.

7. If a person is on the island, and tests positive for Covid-19, does the insurance cover the visitor to medivac off the island? And the family?

Yes. Please see #5 & #6. Medical Evacuation includes commercial flights depending on the physician and emergency assistance approval.

To be clear, an air ambulance is only covered if the traveler is not in a suitable medical facility. This must be determined by the emergency assistance company. We recommend contacting our emergency assistance company to confirm coverage and benefits available.

We covered this in previous Q&A so we will have Leicia touch on this. Thank you for your question.

8. Also, how long does it take to organize the medivac in the instance a person tests positive for Covid-19?

The local treating physician will indicate when the patient is fit to fly and no longer contagious. The assistance company will make arrangements based on their medical team recommendations + the treating physician advice. For COVID, local quarantine guidelines will be followed. The emergency assistance company is well versed in local guidelines + home area guidelines.

9. To clarify if the traveler displays symptoms, and then tests positive during their stay, however does not require hospitalization rather is required to stay at a quarantine facility is that accommodation covered as well as the new costs to travel home?

Yes, this must be strict 24/7 quarantine ordered by a physician or government. This is not self-quarantine or shelter in place.

Please also see #12. Please see the maximum benefit under Trip Interruption (return flights) and Travel Delay (additional hotel & meals). Treatment and documentation is required.

10. Sorry. Do you need to pay to register on globalxpi.com?

No, global XPI is free of charge if the traveler would like to register medical information so it is available to medical professionals during the trip.

11. How are claims dealt with? Does the policyholder have to pay for all of the expenses up front and then wait for reimbursement? Or are any payments settled directly such as Medi-Vac Cost ?

Certain expenses must be paid by the traveler, then a claim is filed for reimbursement. The reason is we must determine the loss is covered (i.e. documentation of sickness for example). Please always retain receipts and proper documentation (hotel, meals, Dr. visit).

Certain expenses can be prepaid by the emergency assistance company. For new airfare or evacuation, please contact the emergency assistance company to determine if payments can be prepaid.

12. Can a Tourism Association or a Company do a blanket coverage for any of the products? Eg: traveler's belongings to cover guests who stay at several accommodation venues?

Please contact Vanessa to set up a meeting between Trip Mate, CHTA & the Association. We'd like to walk you through what is possible (i.e. Purchase on Behalf Of, etc.).

13. If a traveler is required to quarantine at a hotel or villa in their destination (they test positive for Covid on the trip) are those additional expenses covered ?

Yes, for strict 24/7 quarantine ordered by a medical professional or government. Please refer to the Travel Delay maximum benefit.

14. Does the plan coverage vary depending on the state the person resides in?

Yes, slightly. The person would receive a plan document relative to their state of residence.

15. Just to clarify on the Emergency Evacuation cover, is it not necessary for them to be hospitalized for Medi-Vac cover to operate? They can request that just by being Covid positive?

Airfare to return home can fall under the Trip Interruption or Medical Evacuation coverage. While hospitalization is not necessarily required, we recommend the assistance company be contacted to make all necessary arrangements.

Please note, emergency evacuation can include but is not limited to commercial airfare. An "air ambulance" is only covered if local treatment is not suitable as deemed by the program medical advisors (emergency assistance company).

If the traveler requests to return home due to Sickness (i.e. COVID positive test), the emergency assistance provider will determine medical necessary arrangements.

16. Is the cost of the trip insurance per person?? The % is per person. Example: 4 people and the trip costs \$10,000. Is the insurance cost based per person based on their age???

When purchasing the plan, the cost of the trip is per person. The premium is based on the trip cost and age of the traveler. If the entire trip cost for all travelers is \$10,000, this should be divided to obtain the per person trip cost.

17. Trip Cost- Room cost is \$10,000 with 4 persons. What is the allocation for each person in the calculation of the cost and respective % that is applied?

<https://chta.tripassure.com/> will assist you with a quick & easy quote.

18. So it covers a Family Household (4 people) or Immediate Family member (1 extra person)?

The plan should be purchased for each person that is traveling individually. Visit <https://chta.tripassure.com/> to get a sample quote

Questions answered live during the webinar

1. Is this plan only available to US residents? Do you cover ALL destination that our customers might be travelling from ie UK - Europe and Canada as well as the USA. Any suggestions for Canadians wanting to purchase insurance that covers Covid? **The plan is**

designed for US & Canadian residents. We will provide information to CHTA regarding non US/Canadian residents.

2. The costs based on % will make this not cost effective for guests booking an All Inclusive resort where the ADR is high? **Please check the rate on <https://chta.tripassure.com>**
3. Is there a financial benefit to hotels offering this service? **Yes, please reach out to CHTA members for details.**
4. What about family members that are unable to travel in the medivac, would the insurance cover those left behind if they need to cut their vacation short? **Please see #7 & #8 above.**

If it is deemed medically necessary to air ambulance due to non suitable facility per the emergency assistance company, the Trip Interruption benefit provides coverage (up to the maximum) for Family Members and Travel Companions as defined. Please note, Medical Evacuation can also include commercial flights as deemed necessary by the treating physician and emergency assistance physician.

5. How long does it take to organize the evacuation of a Covid patient via medivac? **See #8 above. The patient must be deemed fit to fly by the local physician and program medical advisor.**
6. Is there a maximum number of persons who can be covered under one plan? **9 total per quote. Start a new group for more than 9.**
7. How is travel cost calculated and documented? **This is documented in the event of a claim. If the traveler under insured, their coverage will be limited for Trip Cancellation & Trip Interruption. Once you receive the cost of your trip you enter it on the website and then travel insurance cost is calculated based on the information you have provided, age, dates of travel and cost of trip.**
8. Group policy. Eg: Tourism Association covering guests staying at several properties at different times and not in 1 trip. **We would like to discuss this further. Please contact Vanessa to arrange a meeting. Please see #12 above.**

9. To calculate the fee - how do you calculate room charge calculation for trip cost for double or triple sharing? Do you calculate the % from split room charge? **Enter the amount paid by each person.**
10. Would the % be based on the per person cost of the trip and then cover that per person rather than the cost of the booking. **Yes, the cost is per person and not the cost of the booking.**
11. How are large families covered? Villas Large Families? All ? None? Some fly home some stay? All parties in a booking should purchase the plan individually. The Trip Interruption coverage allows Family Members to return home in the event of a covered sickness. Please refer to the maximum benefit (150% of insured Trip Cost).
12. If client contracts COVID on trip and are not hospitalized, will they be left on the island or will they be repatriated home? If they must remain, will their additional accommodation be covered?

The Trip Interruption benefit provides coverage for Family Members economy class flights in the event of a covered sickness. We recommend contacting the emergency assistance company to confirm coverage.

Under the Trip Interruption Benefit: If you cannot continue travel due to a covered Injury or Sickness not requiring hospitalization and You must extend your trip due to medically imposed restrictions, as certified by a Legally Qualified Physician, benefits will be paid for additional hotel nights, meal (and local transportation expenses up to \$200.00 per day limited to 5 days.

Please see Travel Delay (\$1,000 maximum) coverage for additional accommodations in the event of strict 24/7 quarantine ordered by medical professional or government.

13. I checked the plan wording online. Medical expenses clause 2 indicates that cost of a cruise ship cabin or hotel would be covered if recommended as a substitute for a hospital. There is no definition of hotel. Would hotel also include villa? Thinking here about a traveler testing positive for Covid once on their trip, and having mild symptoms which would result in them requiring to stay in quarantine but not necessarily sick enough to be hospitalized.

This example does not meet the coverage as the villa must be a substitute for a hospital. If the patient does not require hospitalization it does not meet this

provision. This provision under the Medical Expense coverage is if you must remain hospitalized, but a cabin or other accommodation is utilized as a substitute for the hospital.

The coverage that would apply in this example is under Trip Interruption:

If you cannot continue travel due to a covered Injury or Sickness not requiring hospitalization and You must extend your trip due to medically imposed restrictions, as certified by a Legally Qualified Physician, benefits will be paid for additional hotel nights, meal (and local transportation expenses up to \$200.00 per day limited to 5 days.

Please also see coverage under Travel Delay for quarantine.

14. Would you consider an approach from a resort considering the full inclusion of insurance within its room rates, enabling it to offer a guaranteed repatriation to its guests without them having to contribute further? But the point is that the resort would build the insurance over into its room rates. **If the traveler is paying for the insurance, it must be optional. If the resort wishes to pay for the insurance, we can discuss a purchase on behalf of plan. Please contact Vanessa to set up this meeting.**