

TRAVEL INSURANCE FOR COVID-19: HOW DOES IT WORK?



In response to the Covid-19 pandemic, insurance companies have adapted by offering travel insurance to cover certain risks linked to the virus. How does it work and what coverage do they offer?

Travel insurance allows policyholders to be reimbursed for medical expenses in the event of an accident or illness while abroad, and also for the costs of repatriation. It can also cover the costs of cancelling a planned trip for various reasons, including health.

As a result of the spread of the pandemic in recent months, insurance companies are now offering new travel insurance for Covid-19 policies, or **additional clauses to their insurance policies, that cover their customers in the event of Covid-19 infection.**

Until now, the impact of epidemics on travel was one of the exclusions listed by insurance companies. But now, they are including the impact of pandemics, such as Covid-19, in their policies.

Wide Coverage

The coverage offered varies according to the insurance company, but may include last-minute cancellation of a trip in the event of a positive PCR test, either for the insured person or a family member.

On the ground, the insurance may cover medical consultations, reimbursement of the return flight in case of hospitalization or quarantine.

In this case, some insurances offer to cover the additional costs related to the extension of the stay in the framework of this mandatory quarantine.

Yet again, contracts can vary from one insurance company to another regarding exclusions. Covid-19 insurance contracts often exclude cancellations in the event of a change of mind concerning the realization of a trip, in the event of the closure of a country's borders or in the event of confinement decided during the stay by the local government.

Also excluded is the cancellation of a trip to a cancelled concert or sporting event.

It should be noted that some of these situations, which are not covered by contracts, may be reimbursed by the airline or tour operator.

Compulsory Travel Insurance for Covid-19

Before the outbreak, some countries already required travelers arriving in their country to have travel insurance to cover possible medical costs and repatriation. This trend is now on the rise and many countries now require travelers to have specific insurance covering the risks associated with Covid-19.

This is the case in Thailand, Nepal, Lebanon, South Africa, Argentina, Seychelles, Dominican Republic, Chile, Costa Rica and Namibia. This is a non-exhaustive and constantly evolving list, which changes according to the health situation in each territory.

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