



Insurance | Risk Management | Consulting

## Is COVID-19 testing covered by the study abroad insurance policy?

The insurance policy will cover COVID-19 testing if the test is recommended as a part of the course of treatment by the treating physician. COVID-19 tests will be covered if the traveler is symptomatic and a licensed physician requests the test to decide the best course of treatment. Testing could also be covered in situations where an insured traveler has been exposed to someone with COVID-19 and a physician declares that the traveler has been exposed and needs to be tested to decide the best course of treatment.

Travel insurance policies do not cover preventative, elective, or routine care of any kind, and they do not intend on covering routine or preventative care anytime in the near future. Preventative, elective, or routine care would include: (1) a country requiring a test to enter, (2) a third party provider program or a college/university requiring a test as a part of the registration or arrival process, and/or (3) a traveler interested in getting a test for peace of mind.

## Am I covered by the study abroad insurance policy if I contract COVID-19?

Travelers who contract COVID-19 are covered for treatment and potentially medical evacuation/repatriation if recommended by the treating physician. Trip cancellation/interruption benefits could apply to a travelers that tests positive for COVID-19. If a traveler is required to quarantine on his/her own in a hotel room and incurs additional hotel and meal expenses, those expenses are not covered by the policy.

## Am I covered by the insurance policy if my trip gets cancelled or interrupted due to the threat or fear of COVID-19 and its developments?

Unfortunately, the threat or fear of COVID-19 is not a covered reason for trip cancellation or trip interruption on a study abroad policy. The threat or fear of COVID-19 would also not be a covered trigger for the security evacuation benefit.

**\*Cancellation for Any Reason & Interruption for Any Reason insurance fills these gaps in coverage but unfortunately, these types of policies are not available to residents of New York. When they do become available in New York, Gallagher has a CFAR/IFAR Gallagher-branded program available to share.**