

Covid-19 coverage in Europ Assistance contracts

What is covered / what is not

General principles :

-All mass/covariant risks are excluded from our policies. It is general insurance principle which aims at protecting our company and its partners. In line with this principle, the consequences of a restriction of movement (Confinement, border closings, State of Emergency, generalized quarantine, etc...) will systematically be excluded.

- We do cover Covid-19 as an illness, including severe cases and those resulting in the member's death, in line with all the policy's assistance and insurance benefits.

- One exception: We will not cover the member in case of illness when they travel to a country that is the object of a travel warning from Government of the member's country.

Event	What can happen to your client (or an insured travel companion)	Covered or not covered?	Covers available to the client*
Prior to departure			
Confinement or quarantine before leaving			
	I would like to cancel my trip because I am in quarantine due a positive Covid-19 diagnosis.	Covered	- Cancellation
	I would like to cancel because I am confined at home (generalized confinement)	Not covered (restriction of movement)	
	I would like to cancel my trip because I am on quarantine. This prevents me from leaving, but I am not afflicted by Covid-19 (negative test).	Not covered (restriction of movement)	
	I would like to cancel because I have been in close contact with a confirmed Covid-19 case (designated by medical authorities as contact case) and must remain quarantined until I am tested negative to Covid-19	Covered on presentation of the decision of the Cantonal Doctor	If the test turns out to be negative: - Missed departure If the test turns out to be positive: - Cancellation
Late test results			
	I would like to cancel because a negative test to Covid-19 is required for my trip (by the airline or by the local authorities at destination) and I have not received my test results before my departure date. I get the result after cancelling my trip and it turns out to be negative.	Not covered (we do not cover labs delays)	
	I would like to cancel because a negative test to Covid-19 is required for my trip (by the airline or by the local authorities at destination) and I have not received my test results before my departure date. I get the result after cancelling my trip and it turns out to be positive.	Covered (a posteriori)	- Cancellation
Generalized confinement			
	I would like to cancel due to border closing (home country, or country of destination), airport closing, flight or other mean of transportation's cancellation.	Not covered (mass/covariant risk)	
Confinement or quarantine at the destination			
	I would like to cancel because my destination (country, region, city/town, resort...) is confined, under State of Emergency, or closed to travelers from my country.	Not covered (restriction of movement)	
	I would like to cancel because there is a mandatory quarantine on arrival imposed by local authorities at my destination or there is a quarantine imposed by authorities of my origin country upon my return.	Not covered (restriction of movement)	
	I would like to cancel because the event, meeting, class, etc... which I was supposed to attend is canceled because of the Covid-19 crisis.	Not covered	
Covid-19 contracted			
	I would like to cancel my trip because I am ill, my Doctor confirms that I am not fit to travel, and suspects I may be positive to Covid-19.	Covered	- Cancellation if doctor's certificate says patient cannot travel
	I would like to cancel my trip because I am positive for Covid-19 (positive test).	Covered	- Cancellation
	I would like to cancel because a close relative is severely afflicted by Covid-19 (hospitalization/death).	Covered	- Cancellation
Fear of Covid-19			
	I would like to cancel my trip because there are Covid-19 cases at my destination (or in transit zones) and I am afraid I could be infected (or I am considered "at-risk" and I do not want to be infected).	Not covered (We do not cover fear of travel)	
	I would like to cancel my trip because I am afraid I could be put in quarantine by the local authorities, upon arriving or on return.	Not covered (We do not cover fear of travel)	
Requisition			
	I would like to cancel my trip because my presence/services are required by my country's authorities as part of the Covid-19 response.	Covered	- Cancellation
First leg			
Suspicion of Covid-19 at boarding			
	The company is refusing to let me board because I have some symptoms of Covid-19 (fever)	Covered	If the test turns out to be negative: - Missed departure If the test turns out to be positive: - Cancellation
	The company is refusing to let me board because my country, region, city/town has just been confined and I am no longer permitted to travel to my intended destination	Not covered (mass/covariant risk)	
Quarantine on arrival			
	Local authorities at destination impose a generalized quarantine even though I have no symptoms of Covid-19, forcing me to wait 14 days before starting my vacation.	Not covered (restriction of movement)	
At destination			
Confinement at destination			
	My vacation destination (country, region, city/town, resort...) is confined or under a State of Emergency, I am confined even though I do not have any symptoms of Covid-19	Not covered (restriction of movement)	
	My vacation destination (country, region, city/town, resort...) is confined or under a State of Emergency, I must interrupt my trip and come back home	Not covered (restriction of movement)	
Suspicion of Covid-19 at destination			
	I am sick and awaiting test results	Covered	- Medical expenses - Curtailment of trip (trip extension at destination)
Covid-19 contracted locally			
	I have tested positive to Covid-19 and I paid some medical expenses out-of-pocket (doctor's visit, tests, medication...)	Covered	- Medical expenses
	I am hospitalized at my destination due to Covid-19	Covered	- Hospitalization - Repatriation
	I have contracted Covid-19, my health is declining and requires an urgent medical evacuation	Covered	- Medical evacuation / Repatriation - Return of travelling companions - Curtailment of trip (trip extension at destination)
Quarantine			
	I am being asked to remain in quarantine because I have tested positive to Covid-19.	Covered	- Curtailment of trip (trip extension at destination)
	I am put in quarantine although I have no symptoms (decision taken by local authorities, or medical professionals, based on my country/region of origin, people I may have had contact with, or other reason)	Not covered (restriction of movement)	
	The entire resort I am vacationing at has been put under quarantine	Not covered (restriction of movement)	
A close relative has contracted Covid-19 in Switzerland			
	A close relative, who remained in Switzerland, is hospitalized with a severe case of Covid-19, or passes away from Covid-19, while I am vacationing and I must return to be at his/her bedside, or attend his/her funerals	Covered	- Early return
Second leg / return trip			
Generalized confinement			
	I can't come back home due to border closing in my country of residence or destination, airport closing, or cancellation of flights or other transportation means	Not covered (restriction of movement)	
Confirmed Covid-19			
	I fell ill at destination and can't board my flight (I am not medically fit to travel)	Covered	- Curtailment of trip (trip extension at destination)
Suspected Covid-19			
	The airline refuses to let me board my flight home because I present some Covid-19 symptoms	Covered	- Medical expenses - Curtailment of trip (trip extension at destination)

* 3 conditions: (1) they are included in the policy, (2) the conditions of eligibility are met, (3) local sanitary regulations allow us to operate.

Reminder: as an assistance company, Europ-Assistance has an obligation of means and cannot be held liable for any failure or delay in the provision of assistance as a result of force majeure or events such as, amongst others, recommendations of the WHO or national or international authorities or restrictions to the free circulation of people and goods for whatever reason.