



Information Regarding Coronavirus COVID-19

With the continued spread of the novel coronavirus COVID-19 causing concern around the world, Adventist Risk Management, Inc. (ARM) is committed to providing relevant information for our clients regarding travel information, insurance coverages, and tips for preventing the spread of this serious disease.

Background Information

COVID-19 was discovered in December 2019 in the city of Wuhan, Hubei Province, China. It is an aggressive respiratory infection that is believed to be transmitted through droplet spread when infected people cough or sneeze. The virus can gain access to the body through the respiratory tract, mainly through the nose and mouth. Symptoms are similar to the common influenza strain and include fever, cough, muscle pain, shortness of breath, and fatigue.

Initially isolated to mainland China, the World Health Organization (WHO) is reporting for the first time that there are more new cases being discovered outside China than from within China.¹ As of their March 1 report, the WHO is reporting 87,137 confirmed cases, with only 7,169 of those outside of China.²

In the United States, The Centers for Disease Control and Prevention (CDC) is reporting 494 presumptive positive cases of COVID-19, meaning they have tested positive by a public health laboratory and are pending confirmation by the CDC. This includes at least 2 cases of where the virus was contracted by individuals with no relevant travel history.³ The first death due to COVID-19 in the United States was reported in Washington State on February 29⁴.

Regarding travel, the CDC has issued the following recommendations⁵:

- Warning (Level 3) – avoid all non-essential travel to China, South Korea, Italy, and Iran. Entry of foreign nationals from China and Iran into the U.S. has been suspended.
- Alert (Level 2) – older adults and those with chronic medical conditions should consider postponing travel to Japan.
- Watch (Level 1) – use regular travel precautions for travel to Hong Kong.

Insurance Implications

ARM has received a number of questions about how our travel insurance policies relate to the COVID-19 outbreak. Below are answers to our most frequently asked questions:

- Q. I have already booked a trip and need to cancel because of COVID-19. Will my travel insurance policy reimburse me for any incurred costs?
- A. No. Trip interruption and cancellation benefits are not triggered by the threat of infection, regardless of your destination. However, many airlines and travel providers have started offering refunds or penalty-free cancellations due to COVID-19. Travelers who need to change their travel plans should check with their travel providers to see if they are eligible for a refund.



- Q. If I am already traveling overseas in a country with an outbreak of COVID-19 will my travel insurance pay for my trip home?
- A. No. There is no coverage in any of ARM's policies for costs incurred to travel home because of an outbreak/pandemic.
- Q. Will my travel insurance policy cover my medical expenses if I have to be treated for COVID-19 while I am overseas?
- A. Yes, your medical expense benefit is the same, regardless of your illness. It is a reimbursement policy, meaning you will pay for treatment upfront and request reimbursement later.
- Q. Will insurance pay for me to be evacuated when traveling outside my home country?
- A. No, if you choose to leave because you feel unsafe due to the COVID-19. Yes, if you get sick from COVID-19, depending on the recommendation of the insurance plan's doctors working with local doctors and governments, you may be eligible to be evacuated, but this may not be to your home country.
- Q. Who should I notify if I am sick or in an accident while traveling?
- A. In all medical-related emergencies we advise that you seek medical attention first and then contact our assistance provider, [International SOS](#).

Precaution and Prevention

Using good hygiene practices can further reduce the risk of contracting COVID-19. Here are some simple preventative measures you can take:

- If you are symptomatic (fever, coughing, sneezing, body aches, etc.) do not go out in public where you can infect others. The common influenza/flu virus is also very active right now and has killed more people already this year than COVID-19. If you're sick, stay home!
- Frequently wash hands with soap and warm water, scrubbing hands for at least 20 seconds. Alcohol-based hand sanitizer may also be effective.
- Follow proper etiquette when sneezing or coughing. Sneeze and cough into your elbow rather than your hand to avoid spreading the germs.
- Consider using a mask when traveling or in public areas. Masks should especially be used if you are coughing or sneezing frequently.
- Maintain at least 3 feet (1 meter) between yourself and other people in public, if possible. Avoid close contact with those who cough or are sneezing.
- Avoid touching/rubbing your eyes, nose and mouth, especially in public places where germs are easily spread.
- If you develop a cough or experience changes in your breathing, see your primary care physician as soon as possible. Be prepared share your travel history with the doctor.
- Avoid open markets and direct contact with animals/animal products
- Use careful food-safety practices (cook food thoroughly, wash produce well, use only pasteurized milk, etc.).



Resources

This is an ongoing situation that is evolving quickly. For updated information regarding the spread of the virus and travel advisories please consult the following resources:

World Health Organization – [Coronavirus Disease 2019 \(COVID-19\) Outbreak](#)

Centers for Disease Control and Prevention – [Coronavirus Disease 2019 \(COVID-19\)](#)

International SOS – [Coronavirus Disease 2019 \(COVID-19\) Outbreak](#)

U.S. State Department – [Current Outbreak of Coronavirus Disease \(COVID-19\)](#)

¹ World Health Organization, *Coronavirus Situation Report #37*. February 26, 2020. https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200226-sitrep-37-covid-19.pdf?sfvrsn=2146841e_2

² World Health Organization, *Coronavirus Situation Report #41, March 1, 2020*. https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200301-sitrep-41-covid-19.pdf?sfvrsn=6768306d_2

³ Centers for Disease Control and Prevention, *Coronavirus Disease 2019 (COVID-19) in the U.S.* February 29, 2020. <https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>

⁴ Centers for Disease Control and Prevention, *Coronavirus Disease 2019 (COVID-19) Situation Summary*. February 29, 2020. <https://www.cdc.gov/coronavirus/2019-nCoV/summary.html>

⁵ Centers for Disease Control and Prevention, *Coronavirus Disease 2019 Information for Travel*. March 2, 2020. <https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>

This material is fact based general information provided by Adventist Risk Management®, Inc. and should not, under any circumstances, be modified or changed without prior permission. It should not be considered specific legal, healthcare, or risk management advice regarding a particular matter or subject. Please consult your local attorney or risk manager if you would like to discuss how a local jurisdiction handles specific circumstances you may be facing.