

Generali Global Assistance (generalitravelinsurance.com)

Quote page: <https://www.generalitravelinsurance.com/>

**Our plans do provide coverage if you, a family member, or a traveling companion contract COVID-19 and plan requirements are met.**

**Our plans will not provide coverage if you cancel your trip due to fear of travel.**

#### Cancellation policies

TRIP CANCELLATION BENEFIT Benefits will be paid, up to the amount in the Schedule, for the forfeited, prepaid, non-refundable, non-refunded and unused published Payments that you paid for your Trip, if you are prevented from taking your Trip due to one of the following unforeseeable Covered Events that occur before departure on your Trip to you or your Traveling Companion, while your coverage is in effect under this Policy.

Should you elect to reschedule your Trip arrangements instead of cancelling due to a Covered Event, in lieu of providing benefits for the forfeited, prepaid, non-refundable, non-refunded and unused published Payments, we will pay for change fees charged by your supplier(s), up to the amount in the Schedule. Covered Events:

1. The Sickness, Injury or death of you, your Family Member, your Traveling Companion or your Service Animal. The Sickness or Injury must first commence while your coverage is in effect under the Policy, must require the in-person treatment by a Physician, and must be so disabling in the written opinion of a Physician as to prevent you from taking your Trip (either because your condition prevents your travel, or because your Family Member, Traveling Companion or your Service Animal requires your care);
2. Common Carrier delays and/or cancellations resulting from adverse weather, mechanical breakdown of the aircraft, ship, boat or motor coach that you were scheduled to travel on, or organized labor strikes that affect public transportation;
3. Being directly involved in a documented traffic accident while en route to your destination;
4. Being hijacked or Quarantined;
5. Being required to serve on a jury, or required by a court order to appear as a witness in a legal action provided you, a Family Member or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer;
6. Your Home made Uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster;
7. Your Accommodations at your destination made Uninhabitable due to fire, flood, volcano, earthquake, hurricane or other natural disaster. We will only pay benefits for losses occurring within 30 calendar days after the event renders the destination Uninhabitable. For the purpose of this coverage, Uninhabitable means: (i) the building itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; or (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines. In order to cancel your trip, you must have 7 days or 50% of your total Trip length or less

remaining at the time the destination is restored for use. Benefits are not payable if the event occurs or if a hurricane is named prior to or on your Trip Cancellation Coverage Effective Date;

8. A documented theft of your passports or visas;

9. A mandatory evacuation (or public official evacuation advisement in geographic areas where no mandatory evacuation orders are issued by government authorities) at your destination due to adverse weather or natural disasters. We will only pay benefits for losses occurring within 30 calendar days after the evacuation order is issued. In order to cancel your Trip, you must have 7 days or 50% of your total Trip length or less remaining at the time the mandatory evacuation ends;

10. Being called into active military service to provide aid or relief in the event of a natural disaster;

11. Your previously granted military leave being revoked. The leave must be approved prior to your coverage becoming effective, and official written revocation notice from your commanding officer will be required;

12. Your involuntary termination of employment or layoff (or the involuntary termination or layoff of your parent or guardian if you are a minor traveling alone), after continuous employment with the same employer for 1 year(s) or more, provided the termination or layoff occurs 14 days or more after your coverage has taken effect. This benefit is not available to temporary employees, independent contractors, or self-employed persons;

13. A Terrorist Act which occurs in your Scheduled Trip Departure City or in a city to which you are scheduled to travel while on your Trip, and which occurs within 30 days of your Scheduled Departure Date, provided the city has not experienced a Terrorist Act in the past 30 days prior to the effective date of your coverage;

14. The school where you attend must extend its operating session beyond its predefined school year due to unforeseeable events commencing during the coverage effective period. The school year extension dates must fall in your Trip dates in order for this coverage to be available. Extensions due to extra-curricular or athletic events are not covered;

15. Being required to take an academic examination on a date that has been fixed after your coverage was purchased, and the examination date falls within your Trip dates;

16. The interruption of water, electric, sewage or gas service(s) at your destination, for more than 24 hours due to adverse weather or natural disaster. We will only pay benefits for losses occurring within 15 calendar days following the onset of the service interruption;

17. The interruption of road service for 24 hours or more due to adverse weather or natural disaster so as to prohibit you from reaching your destination. We will only pay benefits for losses occurring within 15 calendar days following the event which causes the interruption of road service;

18. Being unable to undergo a vaccination or inoculation, due to a medical reason, that is announced and published as required for entry into a country of destination after the effective date of your coverage. The vaccination or inoculation must be unannounced and unpublished to the public at the time your coverage is purchased;

19. Receiving official notification of an organ match available for immediate transplant, provided the transplant is considered medically necessary, the notification is received while coverage is in effect, and in the written opinion of the Physician the transplant surgery and/or recovery is so disabling as to prevent you from taking the Trip;

20. Receiving a court-issued notice to attend an Adoption Proceeding, provided you are not attending as a condition of your employment and provided the person being adopted is not you, your Traveling Companion or your Family Member. The date of the scheduled Adoption Proceeding must be announced while your coverage is in effect and must be during your Trip dates;

21. Receiving notice that your Adoption Proceeding or adoption arrangements have been cancelled or terminated, provided your Trip was for the purpose of executing the adoption and provided the Adoption Proceeding or adoption arrangement was confirmed prior to your effective date;

22. Your Accommodations at your destination made inaccessible due to fire, flood, volcano, earthquake, hurricane or other natural disaster. We will only pay benefits for losses occurring within 30 calendar days after the event renders the destination inaccessible. For the purpose of this coverage, inaccessible means your Accommodations can not be reached by your original mode of transportation. In order to cancel your trip, you must have 7 days or 50% of your total Trip length or less remaining at the time the destination is accessible. Benefits are not payable if the event occurs or if a hurricane is named prior to or on your Trip Cancellation Coverage Effective Date.

This coverage is subject to the General Exclusions.

### MARCH 6, 2020

(Reuters) - Travel insurers and travel agents will offer New York residents and businesses the ability to buy coverage that would allow them to cancel a trip for any reason, including those related to coronavirus, New York Governor Andrew Cuomo said on Friday.

The move followed complaints by consumers to the state's insurance regulator, the New York State Department of Financial Services (NYDFS) that so-called "cancel for any reason" travel coverage was not available to them, Cuomo said.

Buyers must purchase the coverage, which is 40% to 60% more expensive than standard travel insurance, typically within several weeks of the initial trip payment and cancel the trip within two to three days of departure, the regulator said.

Standard travel insurance typically excludes epidemics and pandemics, the regulator said, making it unlikely that travelers who buy the lesser coverage would be able to recoup coronavirus-related expenses.

“Cancel for any reason” is technically not insurance under New York law because the coverage is not triggered by a certain type of event, NYDFS said in guidance to insurers on Friday.

However, insurers can comply with New York law by showing that the benefits are related to the kinds of business that they are authorized to offer in the state, the regulator said.

Six insurers have agreed to offer “cancel for any reason” policies, including: Allianz, ([ALVG.DE](#)) Nationwide, Starr Indemnity, Berkshire, ([BRKa.N](#)) Crum & Forster, and Zurich ([ZURN.S](#)), Cuomo said.

Some websites to visit for more information

[https://www.forbes.com/advisor/travel/cancel-for-any-reason-travel-insurance/?utm\\_source=google&utm\\_campaign=travel\\_desktop&utm\\_content=Cancel\\_Any\\_Reason\\_Insurance\\_Exact&utm\\_keyword=cancel%20for%20any%20reason%20travel%20insurance&device=c&gclid=EAlalQobChMlnvfN8qT\\_6QIVkoniCh3p5g7aEAAYBCAAEgLSzfD\\_BwE&gclid=EAlalQobChMlnvfN8qT\\_6QIVkoniCh3p5g7aEAAYBCAAEgLSzfD\\_BwE&gclsrc=aw.ds](https://www.forbes.com/advisor/travel/cancel-for-any-reason-travel-insurance/?utm_source=google&utm_campaign=travel_desktop&utm_content=Cancel_Any_Reason_Insurance_Exact&utm_keyword=cancel%20for%20any%20reason%20travel%20insurance&device=c&gclid=EAlalQobChMlnvfN8qT_6QIVkoniCh3p5g7aEAAYBCAAEgLSzfD_BwE&gclid=EAlalQobChMlnvfN8qT_6QIVkoniCh3p5g7aEAAYBCAAEgLSzfD_BwE&gclsrc=aw.ds)