

MENA FAQs for Visa CEMEA Insurance Benefits in relation to COVID-19



Important Notice

There were a number of localised epidemics related to COVID-19 that led to a global pandemic being declared by the World Health Organisation (WHO) on 11th March 2020.

These FAQs are prepared to provide a guide to your Travel Insurance in relation to COVID-19 but must be read in conjunction with the full policy terms and conditions including the specific section 'What is not covered' and General Exclusions, to understand whether you are covered.

Please note that Your Travel policy includes a General Exclusion for claims resulting from a pandemic or epidemic.

Useful Contacts

Access to International Medical and Travel Assistance and pre-travel advice is available to our cardholders 24/7 from International SOS. They can be contacted on the following numbers:

+971 (4) 253 6024 (Arabic, French, English)

Access to the claims team - creditcardclaims@crowco.me

1. Am I covered for Cancellation?

Insurers will pay for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a. cancellation or rebooking of the Trip is necessary and unavoidable; or
- b. the Trip is Curtailed before completion;

as a result of Unforeseen illness, injury or death to You or an Immediate Family Member, which is beyond Your control, and of which You were unaware at the time of booking the Trip.

For all other cancellations the cardholder must contact their travel provider to see if they can get a refund or rearrange their booking.

2. I'm travelling to a country after COVID-19 has been declared a pandemic, will my Travel Policy cover me?

The Travel Policy will not cover any claims related to a pandemic or epidemic. COVID-19 was officially declared a pandemic on March 11th, 2020 so any Trips booked or started after this date will have no cover in relation to COVID-19.

If You chose to travel after March 11th, 2020, when COVID-19 was officially declared a pandemic, You will not be covered for any claims resulting from COVID-19.

3. I'm travelling to a country that hasn't been advised against travel by the government agency in my Country of Residence but I'm worried as there are cases of COVID-19 there. Will I be covered for medical expenses on my Trip?

If the Trip started on or before March 11th, 2020, when COVID-19 was officially declared a pandemic, You will be covered for emergency medical expenses related to COVID-19 during the Trip. All other medical expenses unrelated to COVID-19 are covered, as normal, subject to policy terms and conditions.

4. If I fall ill with COVID-19 while on holiday, does my travel insurance cover the cost of medical expenses?

If the Trip started on or before March 11th, 2020, when COVID-19 was officially declared as a pandemic, we will cover the cost of medical expenses which arise because of You falling ill with the COVID-19 virus while on holiday.

If You travel after March 11th, 2020, when COVID-19 was officially declared a pandemic, You will not be covered for any medical expenses related to COVID-19.

5. Will my travel insurance cover any additional Travel and Accommodation costs incurred in the situation where I must go into quarantine abroad?

There is no cover under the Travel policy for additional costs incurred as a result of being quarantined abroad but we would assume that additional accommodation costs arising from forced quarantine at pre-booked accommodation or elsewhere, would be met by local authorities.

There may be cover for reasonable additional travel expenses should Your quarantine end and it be confirmed by Your treating Physician that it's medically necessary for You to curtail Your Trip and return home.

6. If I am stuck abroad and cannot come home on my planned return date will my travel insurance cover the additional costs?

You must contact the travel provider to see if You can get a refund or rearrange the booking.

The Travel policy covers additional costs if You had to cancel or curtail the Trip due to You becoming seriously ill or Injured.

If the Trip started after March 11th, 2020, when COVID-19 was officially declared a pandemic, You will not be covered for any claims relating to COVID-19.

7. The official travel advice by the government agency in my Country of Residence relating to my destination has changed to "all but essential travel" since I booked my Trip – can I cancel and claim on my Travel Policy?

You must contact the travel provider to see if You can get a refund or rearrange the booking. The Travel Policy does not provide cover for cancellation as a result of a change in travel advice recommending against 'all' or 'all but essential' travel to a country or one of its regions in which You have booked to travel.

8. I'm travelling to a country that hasn't been advised against travel by the government agency in my Country of Residence but I'm worried as there are cases of COVID-19 there. Can I cancel my Trip?

If You cancel the Trip there will be no cover under the Travel Policy in respect of irrecoverable costs for the unused travel and accommodations expenses.

9. My airline has cancelled my flight, what do I do?

Usually, if an airline cancels a flight, alternate flights are available or the option for a refund is offered. We are aware that some airlines are cancelling flights while they evaluate the current situation. Please visit the airline's website for more information.

10. What happens if I arrive at my holiday destination and they refuse entry due to the COVID-19 virus?

The Travel policy covers additional costs if You had to curtail or cancel the Trip due to You becoming seriously ill or Injured.

11. Will I be covered if I want to cut my Trip short due to COVID-19?

You must contact the travel provider to see if You can adjust Your booking.

The Travel policy covers additional costs if You had to curtail the Trip due to You becoming seriously ill or Injured.

If the Trip started after March 11th, 2020, when COVID-19 was officially declared a pandemic, You will not be covered for any illness related directly or indirectly to COVID-19.

12. My Trip is booked for a couple of months' time, can I cancel my Trip today?

If You cancel Your Trip now there will be no cover under Your Travel Policy in respect of irrecoverable costs for Your unused travel and accommodations expenses unless cancellation is necessary as a direct result of Your illness or Injury.

13. Are other non-Travel Insurance Benefits impacted by Covid-19?

Other non-Travel Insurance benefits that may attach to respective card types are not affected by COVID-19.