



## COVID-19 Frequently Asked Questions (FAQs)

### What is CISI's position on testing for COVID-19?

CISI policies will cover COVID-19 testing if those tests are recommended as a part of the course of treatment by a treating physician. That is, COVID-19 tests will be covered if the traveler has shown symptoms that would cause a licensed physician to request the test in order to discern the best course of treatment. \*Testing will also be covered in limited situations if there has been a clear exposure to someone with COVID-19 and a doctor or health official has declared that the traveler has been exposed and needs to be tested. CISI policies do not generally cover preventative or routine care. Practices that would be considered preventative or routine would include: (1) a country requiring a test as a condition of entry, (2) a program or institution requiring a test as a part of the enrollment or arrival process, (3) a traveler choosing to be tested for their own peace of mind.

### What support does CISI provide related to COVID-19?

CISI continues to monitor COVID-19 alerts and advisories. We also continue to provide products and services to assist our market as our clients prepare for safe travel to resume. The international travel landscape is changing rapidly, and CISI can help you maneuver through the various alerts, warnings, and regulations regarding your program's travel needs.

### Should I travel abroad while there is a risk of exposure to COVID-19?

The risk of exposure to COVID-19 is present abroad, just as it is present within the United States. CISI recommends a careful review of the current threat level of your intended destination(s) and appropriate precautions during your travel. The State Department maintains a list of worldwide Travel Advisories here. CISI is continuing to offer substantial coverage options for clients who do move forward with travel programs, or who have individual travelers abroad, or who have international campuses. Full medical coverage is available for COVID-19. Full medical evacuation benefits are available for COVID-19. Full benefits are also available for repatriation/return of mortal remains. Questions on how additional travel-related benefits related to your policy may apply to pandemics should be directed to your program or CISI staff.

### Am I covered if I become sick with COVID-19 during my trip?

CISI's medical provisions under the policy are unchanged so all of the various medical and travel benefits that were present in CISI policies continue to be available. Travelers who become sick with COVID-19 have medical coverage available. Benefits relating to medical evacuation and return of mortal remains are also unchanged.

\*Declared Exposure: Treatment may be possible without showing symptoms in limited cases where exposure has been declared. That is, if there has been a clear exposure to someone with COVID-19 and a doctor or health official has declared that the traveler has been exposed and needs to be tested or treated.

### Am I covered if I need a medical evacuation for COVID-19 during my trip?

If a traveler becomes ill with COVID-19 and a medical evacuation is necessary, that evacuation will be covered. The provisions of the policy relating to medical evacuation are unchanged.

### Am I covered if I want to cancel my travel plans because of COVID-19?

Most ancillary travel benefits under CISI policies are not triggered at the election of the traveler. Instead, these benefits include a specific set of triggers and those provisions are described in detail in the policy brochure. Questions on how specific non-medical benefits on your policy may apply to the current COVID-19 crisis should be directed to your program or CISI staff.

As a part of CISI's effort to target the COVID-19 crisis, we are now offering a CANCEL FOR ANY REASON / INTERRUPT FOR ANY REASON package called WORLDWIDE TRIP PROTECTOR PLUS. This coverage may be purchased by travelers to bolster their existing coverage. There is no pandemic or epidemic exclusion written into this package, so this coverage will provide an added layer of protection for COVID-19 (or for any other similar emergencies in the future). Visit [www.mycisi.com](http://www.mycisi.com) for details.

### Am I covered if the program I am attending is cancelled or closes early due to COVID-19?

Most ancillary travel benefits under CISI policies include a specific set of triggers which must occur in order for benefits to be provided. Those provisions are described in detail in the policy brochure. Questions on how specific non-medical benefits on your policy may apply to the current COVID-19 crisis should be directed to your program or CISI staff. As a part of CISI's effort to target the COVID-19 crisis, we are now offering a CANCEL FOR ANY REASON / INTERRUPT FOR ANY REASON package called WORLDWIDE TRIP PROTECTOR PLUS. This coverage may be purchased by travelers to bolster their existing coverage. There is no pandemic or epidemic exclusion written into this package, so this coverage will provide an added layer of protection for COVID-19 (or for any other similar emergencies in the future). Visit [www.mycisi.com](http://www.mycisi.com) for details.

### Where can I get the latest information about COVID-19?

For the latest information regarding COVID-19, visit the Centers for Disease Control and Prevention's (CDC) website. For information regarding COVID-19 prevention, visit the CDC's guidelines for the prevention of coronavirus. Travelers are also encouraged to visit [travel.state.gov](http://travel.state.gov) to view individual Travel Advisories for the most urgent threats to safety and security.

