

MENA FAQs for Visa CEMEA Insurance Benefits in relation to COVID-19 for trips starting on or after 1st December 2020



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.

For any coverage query or claim relating to a trip taken prior to 1st December 2020 please contact creditcardclaims@crowco.me. These FAQs only apply for trips starting on or after this date. They provide a guide to your Travel Insurance in relation to COVID-19 and 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. Capitalised terms in these FAQs have the same meaning as in the policy terms and conditions.

Please note that Your Travel policy includes a General Exclusion for claims resulting from a pandemic or epidemic which applies to all sections of cover except:

- a. Medical and Related Benefits in relation to COVID-19 provided You are not travelling in, to or through any area to which the Government or relevant Public Authority in Your Country of Residence or the WHO has advised against travel; and
- b. Trip Cancellation if you fall ill with COVID-19 in the 28 days before the commencement of Your Trip provided that Your Trip was not also cancelled (i) by your travel or accommodation provider or (ii) due to prohibitive regulations by the government of any country.

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 if I am ill, or must go into quarantine due to Covid-19?

We 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 or You being compulsorily quarantined on the orders of a treating Physician, 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 the government agency in my Country of Residence has advised against travel, will my Travel Policy cover me?

Your Travel Policy will not cover any Trip involving travel to areas where the relevant government agency has advised against travel. If You are not sure whether there is a travel warning for Your destination, please check their website.

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

If the relevant government agency in Your Country of Residence or the WHO are not advising against travel to that location during Your period of travel, You will be covered for emergency medical expenses during Your Trip.

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

No. Travel Cancellation cover relates to specific circumstances which are outlined in Your policy under Trip Cancellation & Curtailment section, 'what is covered'.

5. I have been compulsorily quarantined in my Country of Residence. Can I claim for cancellation?

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

Your travel policy will cover You if You have been compulsorily quarantined at Your home on the orders of a treating Physician and Your period of compulsory quarantine exceeds Your original departure date.

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

If You are on a covered Trip to a destination where a government agency in Your country of residence or the WHO has not issued any travel warning, we will cover the cost of medical expenses which arise because of You falling ill with COVID-19 while on Your Trip.

7. 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 Your travel provider to see if You can get a refund or rearrange Your booking.

Your Travel policy covers reasonable additional travel expenses to return home if You had to curtail Your Trip before completion due to You becoming seriously ill or injured or You being compulsorily quarantined at the travel destination, meaning You have been kept in isolation away from the general population on the orders of a treating Physician.

8. 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 accommodation 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.

If Your original return date had been exceeded as a result of You being compulsorily quarantined on the orders of a treating Physician, You will be able to claim for any irrecoverable, unused accommodation and other unused prepaid charges for the period in which You were compulsorily

quarantined and reasonable additional travel costs to return home once the period of quarantine has ended.

If Your original return date had not been exceeded as a result of You being compulsorily quarantined on the orders of a treating Physician, You will be able to claim for any irrecoverable, unused accommodation and other unused prepaid charges for the period in which You were compulsorily quarantined.

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

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

Your Travel policy covers reasonable additional travel expenses to return home if You had to curtail Your Trip before completion due to You becoming seriously ill or Injured or You being compulsorily quarantined on the orders of a treating Physician.

10. The official travel advice by the government agency in my Country of Residence to my destination has changed to recommending against travel since I started my Trip – will my travel insurance policy cover the travel costs incurred regarding arrangements to end my trip early and return home?

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

The Travel Policy does not provide cover for curtailment as a result of a change in travel advice.

Your Travel policy covers reasonable additional travel expenses to return home if You had to curtail Your Trip before completion due to You becoming seriously ill or Injured or You being compulsorily quarantined on the orders of a treating Physician.

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

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

Your Travel Policy does not provide cover for cancellation as a result of a change in travel advice by the relevant government agency recommending against travel to a country or one of its regions in which You have booked to travel.

12. 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.

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

Your Travel policy covers reasonable additional travel expenses to return home if You had to curtail Your Trip before completion due to You becoming seriously ill or Injured or You being compulsorily quarantined on the orders of a treating Physician.

14. 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.

15. 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.