



THE UNIVERSITY of  
NEW ORLEANS

DIVISION OF INTERNATIONAL EDUCATION

## COVID-19 Frequently Asked Questions

### **Is COVID-19 testing covered by this policy?**

The insurance policy will cover COVID-19 testing if the test is recommended as a part of the course of treatment by the treating physician. COVID-19 tests will be covered if the traveler is symptomatic and a licensed physician requests the test to decide the best course of treatment. Testing could also be covered in situations where an insured traveler has been exposed to someone with COVID-19 and a physician declares that the traveler has been exposed and needs to be tested to decide the best course of treatment. Travel insurance policies do not cover preventative, elective, or routine care of any kind. Preventative, elective, or routine care would include: (1) a country requiring a test to enter, (2) a third-party provider program or a college/university requiring a test as a part of the registration or arrival process, and/or (3) a traveler interested in getting a test for peace of mind.

### **What do I do if I test positive for COVID-19 the day before my departure for Europe?**

Testing positive for COVID-19 prior to departure could trigger insurance coverage through UNO's insurance policy under the Trip Interruption Benefit, which would reimburse the cost of any additional airline change fees or rebooking costs associated with altering your travel plans (up to \$2,500) due to quarantine. For Trip Interruption benefits to apply, you must have documentation of a lab-administered positive COVID-19 test for your insurance claim – along with receipt(s) for your airline change or rebooking fee.

### **What do I do if I test positive for COVID-19 during the program?**

The UNO-Innsbruck program will have single quarantine rooms available in the housing facility should a student need to quarantine. We will also coordinate meal delivery, including breakfasts and lunches.

For the Travel Delay Benefit to apply, you must submit documentation of your positive COVID test (at-home tests are not acceptable for an insurance claim) along with copies of your receipts for your additional lodging/meal expenses. The Travel Delay Benefit provides reimbursement of up to \$2,000 (\$200/per day up to 10 days) for any additional, unforeseen lodging/meal expenses incurred as a result of your quarantine.

### **What if I test positive twice during the program, would there be a total of \$2000 trip delay coverage or \$2000 per incident?**

The Travel Delay benefit is \$2,000 (\$200/day) per person per trip – not per incident/occurrence.

### **How do the medical evacuation/repatriation and trip cancellation/interruption benefits work in connection with COVID-19?**

If a student needs to be medically evacuated or repatriated due to COVID-19 illness, there would need to be a recommendation made by the treating physician in coordination with the 24/7 travel assistance provider within the insurance policy. That is a condition of the policy.

Trip Cancellation coverage wouldn't apply if a student tests positive in-country after departure.

For Trip Interruption coverage (reimbursement for any flight change/rebooking fees as a result of quarantine) to apply, the traveler would need to have a positive lab-administered COVID-19 test. The positive lab test would need to be submitted with the claim form in addition to the receipts for the flight change/rebooking fee.