

**This Important Notice is not your policy and does not modify the terms of your policy. Please read your policy carefully to determine what is and what is not covered. This notice is being provided on behalf of the Chubb Group companies listed below.**

## **Travel Policies**

**PLEASE READ THIS NOTICE CAREFULLY.**

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**Please remember that the descriptions in this notice are summaries only. Whether a claim is covered can only be determined at the time of loss by applying all of the policy terms to the facts of the claim.**

### **Leisure Travel (Chubb Travel Protection)**

Your Chubb Travel Protection policy does not provide Trip cancellation/interruption coverage due to your intended travel destination reporting incidents of a pandemic or COVID-19, or if your intended destination is the subject of a CDC travel warning, or has reported incidents of any pandemic.

If you purchased a plan that covers trip cancellation and you or your traveling companion are quarantined for COVID-19, your policy will provide coverage for trip cancellation up to the amount shown in the Schedule of Benefits. If you are quarantined while traveling, all coverages except trip cancellation will be extended automatically for up to seven days. Trip interruption benefits are available to you to provide transportation to your return destination, up to the limit shown on your schedule of benefits. Reasonable additional expenses may be reimbursed for a covered trip delay. Both trip interruption and trip delay benefits are subject to the limits shown in your schedule of benefits.

Your policy does not provide "Cancel For Any Reason" benefits.

If you are traveling and contract COVID-19, your policy will provide coverage for COVID-19 related illnesses up to the maximum limit shown in your policy's schedule of benefits. The sickness must first begin while on an overnight trip with a destination of at least 100 miles from your primary residence, while covered under the policy.

### **Individual Travel Accident (Passport 360)**

Trip cancellation/interruption is an optional benefit election by the policyholder at the time of purchase. If you elected trip cancellation/interruption coverage, your Passport360 policy provides trip cancellation/interruption coverage when a travel warning has been issued for your intended destination by the State Department of the United States subsequent to the booking of a trip. Your policy does not provide trip cancellation/interruption coverage due to your intended travel destination reporting incidents of a pandemic or COVID-19, or if your intended destination is the subject of a CDC travel warning, or has reported incidents of any pandemic.

Your Passport 360 policy does not provide "Cancel For Any Reason" benefits.

If you are traveling and become sick with COVID-19, out-of-country medical benefits are available under your Passport 360 policy. Your policy reimburses you the nonrefundable trip cost, up to the benefit amount for trip cancellation shown in the Declarations of your policy, if your trip cancellation is due to quarantine being imposed by a physician for health reasons. Likewise, your Passport360 policy reimburses you the trip interruption benefit amount shown in the Declarations of your policy, if your trip interruption is due to quarantine being imposed by a physician for health reasons.

### **Individual Scholastic Travel**

Your individual scholastic travel policy does not provide trip cancellation/interruption due to epidemics/pandemics. Trip cancellation/interruption coverage is triggered due to death, injury or sickness of you or your immediate family member. There are no foreseeability exclusions, and your policy does not include "Cancel For Any Reason" coverage.

If you were to get sick with COVID-19 while traveling, your policy would provide medical, evacuation and repatriation benefits, subject to the policy provisions. If you were quarantined while traveling, as a result of contracting COVID-19, any medical expenses you incur would be covered.

### **Business Travel Accident Insurance**

Your Business Travel Accident policy does not include any trip cancellation or trip interruption coverage which allows you to cancel based on concerns about pandemic. There are no foreseeability exclusions, and your policy does not include "Cancel For Any Reason" coverage. Quarantine expenses are not covered under your business travel accident policy. Certain Business Travel Accident policies include Out of Country Medical coverage and benefits. If you are covered under one of those

policies and you contract COVID-19 while traveling on a covered overseas trip, then you are eligible to receive covered medical benefits under the policy.

Provided on behalf of the following Chubb Group companies:

ACE American Insurance Company

ACE Property and Casualty Insurance Company

Federal Insurance Company