

Effects of the Coronavirus on International Travel

Travel Insurance:

Most people traveling overseas on mission trips take out insurance policies that cover sickness, death and evacuations. How are these policies being affected by the coronavirus outbreak?

First, the US government does not provide medical insurance to US citizens overseas. Neither do they pay medical bills. In general, Medicare and Medicaid do not cover medical costs overseas.

Second, travel advisories issued by government entities can affect your insurance coverage. On March 19, 2020 the Department of State issued a worldwide “Level 4: Do Not Travel” advisory. Carefully evaluate your benefits when purchasing a plan to make sure you have the coverage you need in case something unexpected happens. Consider getting ‘cancel for any reason’ protection in case alerts are issued in the future and you decide to cancel your trip.

When a travel advisory is issued and you’ve already purchased a plan, read your policy wording or contact the insurance company to see how the advisory affects your plan and your coverage. Carefully evaluate the travel advisory to decide if it is serious enough to change your travel plans.

If you are already in country, check with your insurance company to see what actions you should take, if any. This could include evacuating the country altogether.

Third, travel insurance purchased before late January will likely cover the coronavirus. However, it is important that you check with your insurance provider to verify this. Most policies purchased after late January are excluding any coronavirus related issues from coverage. Many if not most policies exclude coverage for epidemics, pandemics, and infectious diseases.

Fourth, most travel insurance companies are viewing the coronavirus pandemic as a “foreseeable event”. As a result, coverage for coronavirus related issues are excluded. A “foreseeable event” has the reasonable expectation of taking place and is not covered by most policies.

Fifth, most US insurance policies do not cover overseas travel, hence the need for additional insurance.

It is important that individuals contact their insurance provider for updates on their coverage.

US Government Assistance During COVID-19 Pandemic:

Currently, US government assistance is limited. US Embassies are encouraging travelers to find a way back to the US that does not depend on US government assistance. Further, many embassies are reducing staff, making it likely that they will not have the personnel needed to process large scale evacuations. The recent (3-19-2020) US Department of State travel advisory encouraged people to strongly consider returning the US.

Anti-foreign Sentiment Increasing:

Africa is experiencing an increase in anti-foreign sentiment as a result of the coronavirus pandemic. The increase is most notable in countries that have blamed foreigners for the outbreak. Incidents of foreigners being harassed, spit on and banging on vehicles occupied by foreigners have been reported. There have been no reports of injuries linked to these incidents.

It is possible that violence and/or harassment of foreigners will increase as the coronavirus spreads.