



## **Travel Insurance and Coronavirus (COVID-19): What you need to know**

Please read your plan documents carefully. Our plan may provide coverage if you become injured or ill while on your trip.

### ***Before you buy travel insurance:***

#### **Is COVID-19 covered as a sickness under the Ritz, Peony and Affordable World Tours plans?**

Ritz, Peony and Affordable World Tours travel protection plans purchased by U.S. residents may provide coverage for specified benefits if you test positive for the COVID-19 virus.

These benefits may include emergency medical, emergency medical evacuation, and trip delay if you contract COVID-19 while traveling.

#### **How can the Ritz, Peony and Affordable World Tours Travel Protection Plans help if I'm concerned about traveling because of COVID-19?**

Your Ritz, Peony or Affordable World Tours Travel Protection Plan can help with emergency medical treatment for unexpected injury or sickness, including contracting COVID-19 while you are traveling on your trip. You may also be eligible for Trip Interruption benefits if your travel arrangements have changed mid-trip because you've contracted COVID-19. Please note, pre-existing conditions are excluded.

#### **If I become ill with COVID-19, am I covered?**

If you become ill with COVID-19 while on your trip and your plan includes medical expense coverage, you may be covered for Medical Expense and Trip Interruption benefits with a confirmed diagnosis, including proof of illness from a doctor. Please review your specific plan for the details and limits of such coverage.