



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?

The coverage under the Travel Delay benefit goes into effect on the Scheduled Date of Departure, July 1st. If you test positive the day before, please take another test on the day of departure and send your positive results to the insurance for the Travel Delay benefit to apply. The Travel Delay benefit provides reimbursement of up to \$2,000 (\$200/per day) and can be used towards costs of rebooking your flight.

What do I do if I test positive for COVID-19 during the program and have to quarantine?

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 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) 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. 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 to apply, the traveler must receive treatment by a physician in person and, in the written opinion of the treating physician, be so disabling as to prevent the insured/traveler from continuing his/her trip. This is a condition of the policy.

The U.S. requires a negative COVID-19 test within one day of departure in order to board my flight home. What do I do if I test positive for COVID-19 before flying back to the U.S. and cannot board my flight?

If you test positive and are unable to depart, the housing facility in Innsbruck will allow you to stay and quarantine for the required number of days. The cost of your additional lodging and meal expenses will be covered by the Travel Delay benefit (\$2,000; subject to \$200 per day). Please make sure to keep documentation of your positive COVID-19 test as well as copies of your lodging and meal receipts.

In the above-mentioned cases, you may have to pay for these expenses out-of-pocket first and then file a reimbursement claim.