What if I test positive for COVID?

Covid is treated like any other sickness/illness under the plan. Cancelling or interrupting because of fear of covid or advisories is not covered.

As of March 21, 2020, COVID-19 is considered a foreseeable event and as of this date, COVID-19 and its impacts to travel are not covered under our plans. Claims due to known, foreseeable, or expected events, epidemics, government prohibitions, warnings, quarantine including quarantine due to COVID exposure, travel advisories or fear of travel are generally not covered, and coverage can vary by state.

However, until further notice, although not covered under most plans, Arch RoamRight is currently accommodating claims for:

- 1. Under the **Emergency Medical Expense Benefit**: Emergency medical expenses for an insured who becomes ill with COVID-19 and requires medical treatment while on their trip.
- 2. Under the **Emergency Medical Evacuation Benefit**: Transportation to a higher level of care for an insured when their condition is acute, severe or life threatening as a result of contracting COVID-19 while on their trip. Transport must be authorized as medically necessary by the attending Physician and our Program Assistance Provider.
- 3. Under the **Trip Cancellation or Trip Interruption Benefits**: Trip cancellation and trip interruption if an insured, insured's family member, or a traveling companion, or a business partner or a traveling companion's family member tests positive with COVID-19 either before or during their trip with a signed Attending Physician Statement.

Under the Trip Cancellation or Trip Interruption Benefits: Trip cancellation and trip interruption if an insured, insured's family member, or a traveling companion, or a business partner or a traveling companion's family member tests positive with COVID-19 either before or during their trip with a signed Attending Physician Statement.

These accommodations are strictly applicable to COVID-19 and are only available for insureds whose plan includes the applicable benefit. All other terms, conditions, and exclusions of the plan apply as normal.

For the most updated information regarding Arch RoamRight and COVID, please visit <u>https://grandamerican.archinsurancesolutions.com/</u>