

Luther Center for Global Learning
Chubb Accident & Health Insurance Policy
Q & A on COVID-19 Medical Treatment and Quarantine Coverage

Any insured traveling under a Chubb Accident and Health program underwritten by ACE American Insurance Company, a Chubb company, may be entitled to certain accident, sickness and travel inconvenience benefits depending on the benefits being provided under the various Policy Forms. Coverage for COVID-19 and any other sickness related conditions may be available under the policy and will be subject to the terms, conditions and exclusions of the policy. Any insured is entitled to file a claim at any time in accordance with applicable policy provisions governing notification of claims and proof of loss. All claims will be reviewed based on their own facts and merits.

1) Is COVID-19 covered under the policy?

Treatment for COVID-19 would be considered like any other medical condition and is subject to the policy terms and conditions. If you experience symptoms, you should seek medical care. Expenses resulting from Medically Necessary treatment will be considered for reimbursement according to the policy terms, conditions and exclusions.

2) If an insured is admitted to a hospital for observation/treatment for suspected COVID-19 would the hospital stay and treatment be covered?

Treatment for COVID-19 would be considered like any other medical condition and is subject to the policy terms and conditions. If you experience symptoms, you should seek medical care. Expenses resulting from Medically Necessary treatment will be considered for reimbursement according to the policy terms, conditions and exclusions.

3) What Medically Necessary expenses are covered under the policy to treat infectious diseases including COVID-19?

Medically Necessary expenses are those that are required to treat an Injury or Sickness and prescribed or ordered by a Doctor or furnished by a Hospital. For the complete definitions of these terms, as well as a listing of the Medically Necessary covered expenses, please refer to the brochure or policy. Expenses resulting from Medically Necessary treatment will be considered for reimbursement according to the policy terms, conditions and exclusions.

4) If an insured is asymptomatic and is traveling to a location that requires COVID-19 testing, would testing be covered?

The policy does not provide coverage for COVID-19 testing that is not Medically Necessary. For the complete definition of Medically Necessary, please refer to the brochure or policy.

5) Does Luther's policy include coverage for Quarantine related to COVID-19?

Yes, Luther College has elected to add a Quarantine benefit to the standard Chubb Accident and Health Policy. The benefit is up to a maximum of \$2,000 for the entire period of coverage if you are subject to Quarantine for H1N1 Influenza, COVID-19, or any contagious disease that prevents traveling. Symptoms of the disease causing the Quarantine must first be manifested after the start of the Trip and the Quarantine must cause an interruption or delay in the Insured Person's Trip for which suitable accommodations are not otherwise available. Benefits will end on the earlier of: (a) 14 days after the Quarantine is issued; or (b) the date the Quarantine expires. The benefit may be used more than once during a covered trip up to the \$2,000 maximum.

6) What is the definition of Quarantine?

"Quarantine" means the period of time during which the Insured Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Insured Person either having, or being suspected of having, a contagious disease, infection, or contamination while the Insured Person is travelling outside of the Insured's Home Country. "Being suspected of having" includes anyone being forced to Quarantine upon entry to a country, regardless of the presence or absence of symptoms, if the Insured Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners. (The intent of the benefit is not to cover predetermined mandated quarantines without the absence of the insured being suspected or having an infection that would require a government or physician prescribed quarantine. A country that requires a quarantine before the insured has even departed on their trip and before the insured has contracted the virus or has been suspected of contracting the virus, would not be covered.)

7) What are the covered expenses for Quarantine?

Covered Quarantine expenses include: (a) the reasonable expenses incurred for lodging and meals; (b) the cost of a 1-way economy airfare ticket to either the Insured Person's Home Country or to re-join the group; and (c) non-refundable travel arrangements.