

Business Travel Insurance FAQ – as per 1 September 2020



Safe travel requirements

Whether the travel is essential or non-essential, Bupa Global Travel will only cover COVID-19 related incidents provided all below travel safety requirements have been fully complied with:

1. The insured shall only travel to a destination provided the public authorities in the country of permanent residence of the insured have not issued warning against such travel 24 hours prior to departure
2. The insured shall only travel to a destination where the local public authorities will accept the entry and stay of the insured
3. The travel departure date is either 1 September 2020 or a later date and the insurance was purchased before departure from the country of permanent residence
4. Compliance with the above mentioned requirements (items 1-3) must be documented by the insured
5. All medical treatment in relation to COVID-19 must be pre-approved by Bupa Global Assistance
6. The insured shall comply with official health guidelines issued by public authorities at the travel destination that aim to minimise the risk of contracting COVID-19.

o Does our Business Travel insurance cover COVID-19?

If the departure was on 1 September 2020 or on a later date and the trip has been registered in the Trip Registration Tool before the date of departure, the employee will be covered for COVID-19 medical cover during the trip. It is a requirement for COVID-19 medical cover that the employee complies with the safe travel requirements listed above.

o Our company has a Business Travel Insurance with Bupa Global travel. Will our employees be covered for COVID-19 for trips we have not yet booked?

Yes, if the departure was on 1 September 2020 or on a later date and the trip has been registered in the Trip Registration Tool before the date of departure, the employee will be covered for medical expenses related to COVID-19 during the trip. It is a requirement for COVID-19 medical cover that the employee complies with the safe travel requirements listed above.

o Is COVID-19 covered when registering a trip in the Trip Registration Tool after the employee has already started travelling?

No, the COVID-19 medical cover will not be valid if the trip was registered in the Trip Registration Tool after the employee left the country of permanent residence.

o Is COVID-19 covered during transit/layover?

This will depend on the following:

- o If the employee **stays in the airport transit area**, the country where the airport is located will not be considered a destination in itself. Therefore the employee will not need to evidence compliance with local COVID-19 guidelines and requirements in order for the COVID-19 medical cover to apply.
- o If the employee **leaves the airport transit area**, the country where the airport is located will be considered a destination in itself, and the employee will need to evidence compliance with local COVID-19 guidelines and requirements in order for the COVID-19 medical cover to apply.

o One of our employees is in a COVID-19 risk group, but not otherwise sick. Can we get a refund under the Trip Cancellation cover for trips for this employee?

No, as long as your employee is medically fit to travel, the insurance will not cover any expenses related to the refund of the trip.

o What is the definition of essential travel and non-essential travel?

The definition of essential and non-essential travel may vary across countries depending on the guidance issued by the relevant public authorities. Examples of essential travel could include visiting close relatives in connection with critical illness or death as well as travels for business or study purposes. Bupa Global Travel will consider pure leisure trips as non-essential travel.

Please note that although the authorities of the employee's country of permanent residence may not have advised against travel to the destination country or region, all countries and regions may uphold their own border restrictions. The employee should therefore check the latest travel information specific for the destination as the situation may evolve. The employee must be able to evidence compliance with local COVID-19 guidelines and requirements in the event of a claim.

o How do I evidence compliance with COVID-19 safe travel requirements?

To evidence compliance the employee can submit copies of the travel guidelines stated by the public health authorities of the country of permanent residence as well as those of the destination country/countries (e.g. screenshots from relevant official websites). The documentation must specifically indicate the travel guidelines valid on the date of the departure.

- **Can we change the registered travel dates if we decide to postpone the trip?**

Yes, you can change the travelling days in the Trip Registration Tool.

- **Will COVID-19 be covered if we extend the period of coverage for an employee already travelling?**

This depends on when the trip was booked, the date of registration in the Trip Registration Tool and the date of departure:

- If the trip was registered in the Trip Registration Tool before 14 April 2020 and the trip was booked before 14 April 2020 the cover can be extended, including cover for COVID-19, by extending the travel period in the Trip Registration Tool, also after departure, provided the current insurance period has not expired.
- If the trip was registered in the Trip Registration Tool after 14 April 2020, the trip was booked after 14 April 2020 and the departure date was before 1 September 2020 then COVID-19 will not be covered during the extension period of the insurance.
- If the departure was on 1 September 2020 or on a later date, the cover can be extended, including cover for COVID-19, by extending the travel period in the Trip Registration Tool, also after departure, provided the current insurance period has not expired.

Please note that any illness or injury, which has occurred, or has shown symptoms, or has been diagnosed in the previous travel period(s), will not be covered in the extended travel period unless the extension was made before the illness or injury occurred or had shown symptoms.

- **Will expenses relating to Evacuation of our travelling employees due to COVID-19 be covered?**

No, evacuation is not covered since COVID-19 has already been declared a worldwide pandemic by the World Health Organization.

- **Does our Business Travel Insurance cover travel expenses in the event where an employee decides to return to his or her home country before planned due to COVID-19?**

No, this is not covered since COVID-19 has already been declared a worldwide pandemic by the World Health Organization.

- **Does our Trip Cancellation insurance cover expenses for booked trips that are cancelled due to official travel warnings or restrictions related to COVID-19?**

Trip Cancellation does not cover COVID-19 for trips booked on or after 14 April 2020. However if the trip was booked and registered in the Trip Registration Tool before 14 April 2020 and provided that the Danish Ministry of Foreign Affairs, the Danish embassy or a similar institution within the EU advises against all travel to the destination of the trip, and if the situation has arisen after registration of the trip, the Trip Cancellation cover will apply.

- **Will expenses related to the cancellation of connecting flights due to COVID-19 be covered?**

The insurance does not cover missed flight connections due to COVID-19 if the trip was registered in the Trip Registration Tool on or after 14 April 2020.

However, if the trip was booked and registered in the Trip Registration Tool before 14 April 2020 and the cancellation of the connecting flight results in a travel delay of more than 5 hours, the insurance will cover related expenses (meals, hotel accommodation and local transportation) according to the valid rates. The airline company will be responsible for booking your employee onto another flight to continue the travel.

- **Does our Trip Cancellation still cover now that the World Health Organisation has declared a COVID-19 pandemic?**

If the trip was booked on or after 14 April 2020, the Trip Cancellation insurance will not cover cancellations due to COVID-19.

If the trip was booked and registered in the Trip Registration Tool before 14 April 2020, you can use the Trip Cancellation cover provided that the Danish Ministry of Foreign Affairs, the Danish embassy or a similar institution within the EU advises against all travel to the destination of your trip, and provided that the situation has arisen after you purchased the insurance.

For travel policyholders (excluding those resident in the UK, Crown Dependencies or Mexico):

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