



Berkshire Hathaway  
Specialty Insurance

## **NEW YORK POLICYHOLDER NOTICE**

### **INDIVIDUAL TRAVEL PROTECTION – COMPREHENSIVE PLANS**

### **INFORMATION RELATED TO COVID-19**

**PLEASE READ CAREFULLY**

**March 18, 2020**

As the Coronavirus outbreak continues to develop, in New York and around the world, it dominates our news, understandably raising questions and concerns for our policyholders. We at Berkshire Hathaway Specialty Insurance Company are actively monitoring the information available with respect to the Coronavirus, and we are committed to assisting our policyholders by providing timely information regarding their policies. We understand that there will likely be questions about your insurance policy, and how it may or may not apply with respect to the developing Coronavirus outbreak.

#### **COMPREHENSIVE PLANS**

Your Individual Travel Protection Insurance policy generally includes the following benefits: Trip Cancellation, Trip Interruption, Trip Delay, Missed Connection, Baggage & Personal Effects, Baggage Delay and Medical Expense, Emergency Evacuation and Repatriation of Remains. Depending on the plan you choose, your policy may not include all of these coverages. Please see your Confirmation of Coverage, or policy link for your coverages and limits of coverage.

Your Individual Travel Protection Insurance policy is a named peril policy for Trip Cancellation, Trip Interruption, and Trip Delay coverage. Your policy lists the perils or events that would apply to each of these named coverages/benefits. Perils or events that are not listed in the policy are not covered. It is important to review the policy exclusions, coverage limits, and applicable definitions. You should be aware that certain coverages require specified conditions to be met before coverage would apply (like a minimum timeframe for a delay). If you think you may have a covered event, you are encouraged to file a claim. All claims are reviewed individually by a licensed claim adjuster.

Because coverage varies across policies, you will need to read your particular policy carefully and in its entirety. Also, feel free to contact your licensed insurance agent or insurer for more information.

Your Individual Travel Protection Insurance policy may include coverage for Trip Cancellation or Interruption. Cancellation applies if an unforeseen covered event occurs after the purchase of the policy and prior to departing on your trip. Interruption applies if the event occurs while on your trip and you are unable to continue. These coverages provide reimbursement for unused, forfeited, pre-paid trip costs that were insured, provided the trip is cancelled/interrupted for one of the unforeseen events listed in the policy. Policies vary but may include coverage if you are unable to travel because of a sickness to the insured, traveling companion, family member, or host at the destination. The sickness must be certified

by a physician. Other examples of covered reasons would be if you are quarantined due to sickness while travelling.

Your Individual Travel Protection Insurance policy may include coverage for Emergency Evacuation and Repatriation of Remains. This benefit will pay for emergency transportation to a medical facility if you become ill while on your trip and the onsite physician orders the evacuation. Transportation will be to the nearest adequate medical facility where appropriate treatment can be obtained.

Your Individual Travel Protection Insurance policy may include coverage for Medical Expense Benefits, which will reimburse medical necessary expenses up to covered limits if you become sick during your trip. Coverage is limited to the covered expense categories as described in your policy.

Please visit our website (or the website of your insurance agent) at [www.bhtp.com/coronavirus](http://www.bhtp.com/coronavirus) for additional information on COVID-19 and your travel insurance coverage.