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# United States Senate

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Chris Carnicelli, President  
US Travel Insurance Association  
1300 Piccard Drive, Suite LL14  
Rockville, MD 20850

Dear Mr. Carnicelli:

I write to urge your member companies to waive exclusions in their travel insurance policies during the coronavirus outbreak for epidemics, pandemics, fear of travel, or the like. The unexpectedness and speed with which the coronavirus has spread globally has caused a massive disruption in travel plans for many Americans. Too many consumers are now learning that the fine print and hidden terms of their travel insurance policies means that they have no coverage for claims caused by the coronavirus. This is wrong, unfair, and against the public interest.

Many Americans are following the advice and direction of public health officials and returning home early from trips or canceling them altogether. Compounding matters, the Trump administration unexpectedly banned travel from Europe to the United States, a sudden decision that forced changes in travel plans for many Americans.<sup>1</sup> And there are many Americans overseas in foreign countries where they are or could soon be subject to quarantines or lockdowns.<sup>2</sup> These are unprecedented travel-related developments, and the prospect of the federal government curtailing domestic travel is looming.

Although some airlines have waived change and cancellation fees in certain circumstances in light of the coronavirus pandemic, these protections remain inconsistent and insufficient. As a result, many travelers are turning to travel insurance policies they purchased with the expectation of coverage for the type of situation in which they now find themselves.<sup>3</sup> But these travelers are

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<sup>1</sup> Bill Chappell, *Coronavirus: Chaos Follows Trump's European Travel Ban; EU says it wasn't warned*, NAT'L PUB. RADIO (Mar. 12, 2020), <https://www.npr.org/sections/goatsandsoda/2020/03/12/814876173/coronavirus-trump-speech-creates-chaos-eu-says-it-wasnt-warned-of-travel-ban>; Nicole Narea, *Trump is banning travelers from the UK to combat coronavirus. Domestic travel restrictions could come next.*, VOX (Mar. 14, 2020), <https://www.vox.com/2020/3/14/21179822/trump-coronavirus-uk-travel-restrictions-ban>.

<sup>2</sup> Eric Sylvers, *As Virus Spreads, Italy Locks Down Country*, WALL ST. J. (Mar. 9, 2020), <https://www.wsj.com/articles/italy-bolsters-quarantine-checks-after-initial-lockdown-confusion-11583756737>.

<sup>3</sup> Leticia Miranda, *Travelers are learning the hard way that their insurance doesn't cover a pandemic*, NBC NEWS, (Mar. 11, 2020), <https://www.nbcnews.com/business/consumer/travelers-are-learning-hard-way-their-insurance-doesn-t-cover-n1155771>.

discovering that — unless they fall ill from coronavirus — the travel insurance plans they purchased will not cover coronavirus-related claims.<sup>4</sup> For example, AIG’s Travel Guard website warns visitors: “Generally, fear of travel is not a covered event under most of our policies.”<sup>5</sup> Allianz Travel’s website likewise states: “Claims due to . . . fear of travel are generally not covered.”<sup>6</sup>

What travelers are experiencing today is more than a vague or general “fear of travel.” Individuals who travel now are placing themselves and others at legitimate risk of contracting or spreading the coronavirus. Insurance companies should not be in the business of effectively encouraging travel in this emergency situation by refusing to honor travel insurance policies when consumers wish to cancel or change travel plans because their lives, and the lives of others, depend on it.

In the wake of my office’s investigation of the travel insurance industry and issuance of a report on it,<sup>7</sup> I wrote to two major travel insurance companies on August 21, 2018 to criticize the lack of transparency in their travel insurance plans. I also called on them to highlight for consumers and change the many exclusions in travel insurance policies. For the health and financial security of the many Americans who are only now discovering the limits of the travel insurance policies they purchased, it is time for your industry to act and waive exclusions that foreclose coronavirus-based claims. I also recognize that these actions could have a significant impact on your member businesses, and welcome your views on whether or how this issue could or should be blunted by potential, future government action.

Sincerely,



Edward J. Markey  
United States Senator

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<sup>4</sup> *Id.*

<sup>5</sup> Coronavirus Advisor, TRAVEL GUARD (Mar. 3, 2020), <https://www.travelguard.com/travel-news/coronavirus-advisory>.

<sup>6</sup> U.S. Coverage Alert – 2019 Novel Coronavirus/COVID-19, ALLIANZ TRAVEL (Mar. 16, 2020), <https://www.allianztravelinsurance.com/coverage-alerts/2019-novel-coronavirus.htm>.

<sup>7</sup> Press Release: *Flyer Beware: Is Travel Insurance Worth it?*, Office of U.S. Senator Edward J. Markey (Aug. 21, 2018), <https://www.markey.senate.gov/news/press-releases/flyer-beware-is-travel-insurance-worth-it>.