

Does travel insurance cover covid-19 cases?

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I will be visiting Singapore within two months but the recent rise in covid-19 cases is a matter of concern. I have opted for travel insurance. Will this cover my travel plans?

—Kaustubh

Check the travel insurance policy terms and conditions. Some policies have a general exclusion for pandemics, which means that they may not cover any losses or expenses incurred due to covid-19. However, some insurers may have updated their policies to cover certain covid-19 related expenses such as medical treatment, quarantine expenses, emergency evacuation, trip cancellation, interruption, or extensions, among others.

If you have any queries or concerns about your policy, it is always best to contact your insurer and ask all your relevant questions directly for any clarifications and they would be happy to oblige.

If your policy covers covid-19 related expenses, it is important to understand the scope of coverage. Some insurers may cover only cov-



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id-19 medical expenses, but others may also cover quarantine expenses or if you are forced to cancel or postpone your trip due to travel restrictions or quarantine requirements.

Along with covid-19 coverage, travel insurance policies also provide coverage for other risks such as trip cancellation, baggage loss and delay, personal accident, passport and mobile loss, and flight contingencies that may arise during your trip to Singapore. It will be beneficial to have a covid-19 negative report before you commence your trip along with a vaccination certificate since some insurers may have a specific requirement of such documentation for a claim settlement.

Tapan Singhel is managing director and chief executive, Bajaj Allianz General Insurance.

Do you have a personal finance query? Send in your queries at mintmoney@livemint.com and get them answered by industry experts.