

## **For Customers Who Currently Have Travel Insurance Underwritten by United States Fire Insurance Company**

United States Fire Insurance Company continues to closely monitor developments in Israel. We understand and appreciate that our customers are looking for information to help them understand more about our Travel Protection Plans and the possible coverage provided. We would like to share some general information regarding the Travel Protection Plan you may have in force. Please keep in mind, however, that all Plans are different, so it is imperative for you to read your Plan Document and contact your Travel Administrator if you have any questions related to your specific coverage.

**Helpful Hint:** We recommend that you pursue all options to obtain a recovery before filing a claim, including reaching out to your credit card company to dispute charges for any trip to Israel that is cancelled by a travel supplier due to this incident.

**This is a fluid situation and subject to change. Please check back here frequently, as our guidance below may be revised.**

## **Frequently Asked Questions**

### **Coverage for Claims Related to the Terrorist Incident in Israel**

---

*The answers to the FAQs below are based upon the travel insurance underwritten by United States Fire Insurance Company that is available in most states. All answers assume that coverage under any applicable benefit was in effect when the triggering incident occurred. Please note that it is possible that the answers to these questions could vary by Plan Design and by state. In all cases, your specific Plan Document controls.*

- 1. Are the attacks that Hamas and Hezbollah carried out in Israel on October 7-8, 2023 considered to be a Terrorist Incident for purposes of benefits that can be triggered by a Terrorist Incident?**

United States Fire Insurance Company considers the attacks carried out by Hamas and Hezbollah in Israel on October 7-8, 2023 to be a “Terrorist Incident.” If your Plan Document contains a trigger due to a Terrorist Incident or terrorism for any benefit, then eligible claims will be adjudicated on this basis and in accordance with the terms and conditions of the Plan.

## **2. Do Plans provide coverage if I cancel my trip due to a Terrorist Incident?**

Many Plan Designs provide coverage under the Trip Cancellation benefit if you cancel your trip due to a Terrorist Incident. However, the Terrorist Incident must occur within 30 days of your scheduled departure date in order for benefits to be payable for most Plan Designs that include this trigger (some Plans may specify a different time trigger or omit this limitation). In addition, certain Plan Designs require the Terrorist Incident to occur in a city listed on the itinerary of your trip or within a certain distance of a city in which you are scheduled to arrive in order for benefits to be payable. Certain Plan Designs also do not cover Trip Cancellations due to a Terrorist Incident if your Travel Supplier offers a substitute itinerary. In all cases, please review your Plan Document carefully to determine if coverage applies.

## **3. My Plan requires a Terrorist Incident to occur within 30 days of my scheduled departure date for a loss to be covered, but I am scheduled to arrive in Israel 40 days after the Terrorist Incident. Do I still have a payable claim if I cancel my trip?**

The terms of the Plan still apply, so this would not be covered under the Plan's Trip Cancellation benefit. However, such cancellation may be reimbursed under U.S. Fire's insured Cancel For Any Reason (CFAR) benefit if you purchased this benefit (subject to the standard terms that apply to insured CFAR).

## **4. I am traveling to Egypt, and my Plan includes coverage if I cancel my trip due to a Terrorist Incident. No Terrorist Incidents have occurred in a city on the itinerary of my trip, but I am concerned a Terrorist Incident could occur given Egypt's proximity to Israel. Do I have a payable claim if I cancel my trip due to fear of terrorism because of this attack?**

The Plan's Trip Cancellation benefit does not provide coverage if you cancel your trip solely due to the fear of terrorism – even if the benefit includes a Terrorist Incident as a covered reason. If you are traveling to Egypt or other countries in the Middle East where a terrorist incident has not yet occurred, you will not be reimbursed under the Trip Cancellation benefit if you cancel your trip solely due to the fear of a Terrorist Incident potentially occurring in such place. Rather, such cancellations can only be reimbursed by U.S. Fire's insured Cancel For Any Reason (CFAR) benefit if you purchased this (subject to the standard terms that apply to insured CFAR).

## **5. What additional covered reason for Trip Cancellation may apply to the situation in Israel and impacted surrounding areas?**

The Trip Cancellation benefit in some Plan Designs provides coverage if you cancel your trip due to a travel alert or travel advisory for a certain level being issued for a city on the itinerary of your trip.

On October 11, 2023, the U.S. State Department raised the travel advisory level for Israel from 2 to 3 and raised the travel advisory level for the West Bank from 2 to 3. Considering this, if your Plan's Trip Cancellation benefit was in effect on October 11 and your Plan included a travel alert or travel advisory for level 3 being issued for a city on the itinerary of your trip as a covered reason, you may have a payable Trip Cancellation claim if your trip's itinerary includes any city in Israel or the West Bank.

On October 17, 2023, the U.S. State Department raised the travel advisory level for Lebanon from 3 to 4. Considering this, if your Plan's Trip Cancellation benefit was in effect on October 17 and your Plan included a travel alert or travel advisory for level 4 being issued for a city on the itinerary of your trip as a covered reason, you may have a payable Trip Cancellation claim if your trip's itinerary includes any city in Lebanon.

Plan Designs typically include a time period in which your cancellation must occur for benefits to be payable under this covered reason. For example, the trigger may require the travel alert to occur within 30 days of the scheduled departure date. In all cases, please review your Plan Document carefully to determine if coverage applies.

**6. My Plan's Trip Cancellation benefit does not include a covered reason that applies to the situation in Israel. Can I still have a payable claim if I cancel my trip?**

U.S. Fire's insured Cancel for Any Reason (CFAR) benefit may be able to cover a significant portion of your loss if you purchased this (subject to the standard terms that apply to insured CFAR).

**7. My Plan excludes losses caused due to, arising, or resulting from war or an act of war? Does this mean that I do not have coverage related to the attacks that Hamas and Hezbollah carried out in Israel – even if I otherwise would have a payable claim under the Trip Cancellation benefit?**

We are not applying any war related exclusions to losses stemming from the attacks that Hamas and Hezbollah carried out in Israel on October 7-8, 2023. Likewise, we are not applying any war related exclusions for losses stemming from the U.S. State Department's decision to raise the travel advisory level for Israel, the West Bank, or Lebanon.

**We and our partners understand the nature of your situation and are here to provide assistance and applicable coverage under your Plan. We want to support all of our customers in a very meaningful way. Our ultimate goal is to help our customers navigate through this very serious situation.**

**This document only provides a general summary. Please refer to the actual Plan Document for the specific terms and conditions of the specific Plan issued to you as eligibility for coverage varies based upon the specific Plan terms, conditions and limitations, and may vary by state or may not be available in all states. Not all Plan Documents will include all of these coverages or coverage triggers, and certain features are not available in all states.**