

'Travel protection products specially designed for such situation will bring respite to millions of affected people'

Dev Karvat, Founder & CEO – India & Emerging Markets, TrawellTag Cover-More speaks exclusively to **Disha Shah Ghosh** about increasing travel insurance claims amid the current Covid-19 pandemic.

Q. The ongoing Covid-29 (coronavirus) pandemic is escalating by the day. In the process, travellers across the world are undergoing stress. Enlighten us if a tourist is overseas and has a basic travel insurance policy does it cover coronavirus quarantine and the related tests?

A. The IRDAI (Insurance Regulatory and Development Authority of India) has requested insurance companies to design products that could help during this crisis. As an organisation striving towards making travel safer for customers, we are providing emergency hospitalisation and cancellation benefits to travellers whose travel bookings were undertaken prior to the issuance of the Government of India's advisory.

Q. The cancellation of visas by India is an unprecedented move. For travellers who are stuck in overseas destinations what should be their action plan?

A. Any traveller from or having visited Italy or Republic of Korea, who wish to travel to India for unavoidable reasons, will have to first contact the nearest Indian Mission and put forward their case. In addition, they will also require a certificate of having tested negative for COVID-19 from designated laboratories authorized by the health authorities of their respective countries. Travellers should also furnish a self-declaration form to the health and immigration officials with details such as phone number and address in India, and undergo a universal health screening at the designated health counters at all points of entry.

Incoming travellers including Indian nationals arriving from or having visited China, Italy, Iran, Republic of Korea, France, Spain and Germany after February 15, 2020, should also be informed that they shall be quarantined for a minimum period of 14 days on their arrival.

Q. Any more updates that you would like to share regarding travel insurance during an extraordinary situation like this?

A. The steep rise in the number of people opting for travel protection plans after the coronavirus outbreak clearly demonstrates the significance of travel protection while travelling. Incidences like these only validate the need of a travel protection plan that protects customers against such unforeseen events.

Q. What should be travel agents doing in a situation like this to guide their customers?

A. As custodians of the travel fraternity travel agents are assisting customers by spreading awareness about the outbreak, educating them about the precautions to be undertaken and helping them to make informed travel decisions during such scenarios.

Q. What would be the growth in the global claims given this situation?

A. There has been a significant increase in the number claims, especially of trip cancellations, due to this global crisis. We expect the claims to keep rising in the coming weeks, as more and more people continue to cancel travel plans, even the ones that were booked to be undertaken towards the middle of the year or the end of the year.

Q. It is IRDAI's recommendation that all insurance service providers should cover cases of coronavirus. What are views on this move?

A. The IRDAI's suggestion comes at the right time and designing products that covers such cases are indispensable. We also believe that travel protection products specially designed for such situation will bring respite to millions of affected people.

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