

Which Airlines Offer Free COVID-19 Travel Insurance Coverage?

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The world has changed quite a bit since COVID-19 burst onto the world stage, virtually shutting down the global travel industry in the process. As various countries managed to control the contagion, some reopened their borders, only to tighten restrictions again as new waves of infection arose. Airlines found themselves canceling newly-added routes, as demand fluctuated according to customers' sense of uncertainty surrounding travel.

To bolster consumer confidence in prospective travel, some resorts and even destinations themselves began offering free travel insurance with COVID-19 coverage, to reassure clients that they'd have adequate resources at their disposal, should they fall ill while abroad. The most cautious destinations began requiring international visitors to buy their own travel insurance with pandemic medical coverage, to protect their own national healthcare systems from financial losses if foreigners needed treatment.

Several international airlines have also taken up the torch by pledging to cover medical and quarantine costs if passengers come down with COVID-19 after having flown with them. As more carriers recently hopped on board the bandwagon, The Points Guy compiled a roster of those worldwide airlines that are offering such coverage to travelers.

Air Canada

Air Canada's COVID-19 insurance is only available to Canadian residents who are also Aeroplan members. It now applies to all round-trip international flights, regardless of destination, booked through January 31, 2021, for travel taken through April 12, 2021. Provided by ManuLife, the coverage includes up to CA\$200,000 (about US\$157,000) per insured traveler to cover medical expenses, if a passenger tests COVID-19 positive while abroad. It also pays a certain amount per person, per day, to cover quarantine costs, such as meals and accommodation; and, under certain circumstances, a stipend toward the cost of returning home. Plenty of eligibility requirements apply in order to qualify for said coverage.

Cathay Pacific

Cathay Pacific's COVID-19 insurance is complimentary and automatically applied to trips commencing December 7, 2020, through February 28, 2021. Coverage is issued to anyone who holds a Cathay Pacific ticket, including codeshare or interline partners. It's valid for either 30 days or until the traveler returns to his/her own country, whichever is soonest. If travelers are diagnosed with COVID-19 while abroad, the policy will

cover medical expenses and quarantine costs (subject, of course, to certain limits and exclusions). If it's determined that a customer has come into contact with a COVID-positive person and needs a PCR test outside their home country, the insurance will also pay for the test. However, Cathay Pacific notes that the policy becomes inactive once clients have returned to their own country.



Etihad

Etihad Airways' COVID-19 insurance is included with every trip taken through March 31, 2021. Passengers diagnosed with the coronavirus within 31 days of their first international Etihad flight taken will receive coverage for medical costs up to €150,000 (around US\$177,000) and a daily stipend of up to €100 (US\$118) to cover quarantine costs for up to 14 days. While the window for coverage eligibility in this instance is particularly wide, note that the coverage expires upon the traveler's repatriation, even if it's within less than 31 days. Etihad also requires passengers to PCR test prior to every flight, for which cost passengers are themselves responsible.

Japan Airlines

Japan Airlines' COVID-19 insurance is the latest one to be added to the list. Backed by Allianz Assistance, the coverage only applies to passengers on international flights and will pay up to €150,000 (approximately US\$177,000) in total medical costs that ensue from an initial COVID-19 testing fee, and subsequent medical treatment for policy-holders who test positive while abroad. Plus, the costs of quarantine/isolation and repatriation are also covered in the event of a COVID-19 diagnosis. Coverage will apply for 31 days from the first leg of the journey, on trips that commence between December 23, 2020, and June 30, 2021. The policy expires upon the traveler's return to his/her country of residence, even if that's sooner than 31 days.



Virgin Atlantic

Virgin Atlantic Airways introduced its 'COVID-19 Cover' program on August 24, 2020, applying the free insurance coverage to all new and existing bookings through March 31, 2021.

Backed by Allianz Assistance, the policy covers emergency medical and associated expenses up to £500,000 (about US\$650,000) per customer or travel companion. It also covers expenses of up to £3,000 (US\$3,900) for customers who are denied boarding at the time of either departure or when trying to return from their destination, and who are required to quarantine due to diagnosed or suspected COVID-19 infection during their travels.

Virgin Atlantic passengers also benefit from 24-hour emergency medical assistance, wherever they may be, and coverage includes the cost of repatriation services, if necessary, including private air ambulance under certain conditions.

As long as Virgin Atlantic issues the ticket, COVID-19 Cover insurance is also extended to those flying partner airlines, such as Delta or AirFrance/KLM. Coverage is good for the duration of a customer's entire trip, regardless of its duration or whether he/she visits another destination during the same overseas trip. There is no time limit on the coverage in terms of the duration of a customer's trip, with policies expiring 12 hours after he/she has arrived back in their home country.

