

# International travel policies add caveats for Covid

Arpit Basu | TNN | Updated: Jul 5, 2020, 08:58 IST

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VISAKHAPATNAM: Though international flights are yet to resume, several [travel insurance](#) companies have designed packages that cover medical and [hospitalisation costs](#) if a traveller tests positive for Covid-19. Insurance experts and travel agents, however, point to a clause in most of these policies that states “insurance will be covered for medical expenses that arise


from contracting the disease overseas”, thus making ineligible travellers from India who test positive upon reaching another country.

Many countries, such as the UAE, Thailand, Sri Lanka and Malaysia, offer Covid-19 tests upon arrival at the airport. If a flier tests positive, he or she is admitted to a local hospital. In such a situation, the travel insurance should cover cost of hospitalisation.

“However, the clause states insurance will be covered for medical expenses that arise from contracting the disease overseas. But in such cases it would be presumed the flier contracted the virus while in India and the service provider will not give the claim,” K Vijay Mohan, president of Tours and [Travels Association of Andhra Pradesh](#) told STOI.

Travel associations are now in talks with service providers to change the clause so that fliers are insured even if they test positive upon arrival in another country.

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Meanwhile, insurance companies have raised attention to the need to carry out rapid tests for travellers once international flights resume.

“For us, a Covid-19 negative certificate is a prerequisite. Only then will our product cover emergency [hospitalisation](#) expenses on being tested Covid-19 positive on foreign soil,” said Dev Karvat, founder and CEO of India & Emerging Markets, TrawellTag Cover-More.

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