

### **Travel Insurance and COVID-19**

A major issue that people will be facing as a result of the COVID-19 travel restrictions will be travel cancellation insurance policies.

As with any contract, whether or not a loss of this nature will fit within the coverage of the policy will be determined by the scope of that coverage, and the applicable definitions, restrictions and limitations. We have seen policies which on first examination may not cover the loss, but may also be subject to interpretation that could provide coverage. Policy terms will vary between policies, so we recommend a close examination.

In the course of considering whether to submit a claim, people should contact the carrier of the insurance policy, and any other related parties such as travel agents, or the companies providing the airline or train service, lodging, et cetera. Internal refund policies, credit policies, and other coverages might be available, and the loss, which could be significant, may be covered from multiple sources. Refunds by multiple sources can necessitate further examination as well to ensure the interplay of coverage provides maximum recovery of travel expenses.

When communicating with these parties, it will be most useful to obtain copies of the policies, procedures, and any internal guidelines relating to the potential claim.

If litigation is necessary, Nebraska law provides for the recovery of attorney fees in certain scenarios.