

Quarantine Delay Claim Instructions for Penn-Affiliated Travelers

Starr Insurance

Policy # STP 273800

Trip Delay Benefit Maximum: \$5,000 per traveler

Time Period: 12 hours maximum (beyond original departure date/time)

Maximum Benefit Period: 14 Days (beyond original departure date/time)

What is quarantine delay?

For purposes of this benefit, quarantine means the **Covered Person** is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the **Covered Person** either having, or being suspected of having, a contagious disease, infection or contamination while the **Covered Person** is traveling outside of their Home Country.

Who is eligible for coverage?

All staff, faculty, contractors, university officials and board members, students, subscriber's approved guests, and volunteers, who are traveling outside their permanent country of residence, on a [university-affiliated trip](#) are eligible for Penn's travel insurance program. The program also covers the spouse and dependent children of covered members stated above.

How do I know if my situation qualifies?

If a **Covered Person's Covered Trip** is delayed for more than the 12 hours, Starr will reimburse the covered expenses up to the benefit maximum of \$5,000 as shown in the Schedule of Benefits.

What expenses are covered?

Covered expenses include charges incurred AFTER the traveler was originally scheduled to leave their destination country. Expenses can include reasonable, additional accommodations, food and flight change fees. All expenses must be accompanied by receipts. This benefit is payable only for one delay of the **Covered Person's Covered Trip**. Documentation and receipts must be submitted with the claim form.

Are expenses related to COVID testing and medical treatment covered?

No. You should not submit receipts for COVID testing or medical treatment with your quarantine delay claim. If you need medical treatment abroad, please contact ISOS for a referral. ISOS will arrange payment for medical expenses on your behalf. COVID testing is only covered when the traveler is symptomatic AND the test is ordered by a doctor.

How do I prove I was quarantined?

The **Covered Person** must provide proof of a positive COVID test with their full name and the date the test was administered (home tests not accepted). In addition, the **Covered Person** must provide proof that they are quarantined and may not leave the country for x-amount of time. Proof of the travel delay can include a letter from the airline, cruise line, or tour operator/newspaper clipping/ police report/official government or airline website text or the like stating that quarantine is mandated. A positive COVID test, along with proof of quarantine mandate and a copy of your original airline ticket will prove that you are required to stay beyond your initial departure date. All documentation must be submitted with claim form.

How do I initiate a claim?

Please complete the **attached** "Trip Delay-Medical Claim Form." This form is solely dedicated to trip cancellation or delay as a result of a medical incident. When submitting claims, travelers should read the instructions on the form carefully and complete the form in its entirety. Be sure to include as much detail as possible as to avoid any processing delay.

Claim forms should be emailed to aci247@acitpa.com along with all supporting documentation, proof of COVID positive results, proof of required quarantine and receipts for expenses as mentioned above.

Please CC, Olivia Kamara (okamara@upenn.edu), Penn Insurance Coordinator, to all claims submissions and feel free to reach out to Olivia with any questions related to the insurance process.

What if I need medical assistance or a referral for a local testing site during my quarantine?

Please contact International SOS if you are feeling unwell and need medical assistance. International SOS can also direct you to the closest COVID testing site and provide additional medical and security guidance as needed.

International SOS
+1 215-942-8478
Penn ID# 11BSGC000012

What do I need to re-enter the U.S. if I tested positive abroad?

Regardless of the in-country quarantine requirements, the following is required to re-enter the U.S.:

- The CDC requires both U.S. and non-U.S. citizens traveling to the U.S. to quarantine for 5 days once they have tested positive. The day you test positive is "Day 0."
- In order to board a flight to the U.S., all travelers regardless of their vaccination status must have an original printed or electronic negative COVID-19 viral test result (NAAT: RT-PCR, RT-LAMP, TMA, NEAR, HDA, or Antigen: Rapid).
- The test must be taken 24 hours before the first scheduled departure time in the flight itinerary.
- Test results must include the traveler's full name and at least one other identifier such as date of birth or passport number.
- The test must also clearly state that the results are "negative," "SARS-CoV-2 RNA not detected," "SARS-CoV-2 antigen not detected," or "COVID-19 not detected."
- Travelers will need to show your negative result to the airline before boarding their flight or be prepared to show documentation of recovery (proof of a recent positive viral test and a letter from your healthcare provider or a public health official stating that you were cleared to travel).

Is there anything else this benefit covers?

Yes! This benefit covers in-country delays due to a variety of reasons listed below. Penn specifically added this benefit to the insurance plan due to the risk of (COVID) quarantine but please be aware that other delays are covered as well.

1. Injury, Sickness or death to the Covered Persons, Immediate Family Member that occurs during the Covered Trip
2. Common Carrier delay;
3. Lost or stolen passport, travel documents or money
4. Quarantine;
5. Natural Disaster Condition

6. The Covered Person being delayed by a traffic accident while en route to a departure;
7. Hijacking
8. Unpublished or unannounced strike;
9. Civil disorder or commotion;
10. Riot
11. Inclement weather which prohibits Common Carrier departure;
12. A Common Carrier strike or other job action;
13. Equipment failure of a Common Carrier; or
14. The loss of the Covered Person's travel documents, tickets or money due to theft

Where can I find the full international insurance policy?

A summary of Penn travel insurance benefits can be found on the [ISOS-Penn Portal](#) (right hand column). If you would like the full international travel insurance policy, provided by Starr Insurance, please email travelsafety@pobox.upenn.edu.

I'm confused. Who is ISOS? Who is Starr? Who is ACI?

All three companies have a role in your Penn travel insurance program. Here's what they do:

- ISOS (International SOS) is Penn's 24/7 travel assistance provider. ISOS is your first call if you need medical or security assistance while traveling abroad.
- Starr (Starr Insurance Companies) is the insurance company working with ISOS. If ISOS refers you for medical treatment, evacuation or repatriation, Starr "pays the bill." ISOS arranges this payment on your behalf with Starr so that, in most cases, the process will be cashless for you.
- ACI (Administrative Concepts, Inc.) is the claims administrator for Starr. If you pay out of pocket for expenses that you believe should be covered by Starr Insurance, you will submit a claim to ACI. ACI will process the claim and send you the check. Claim forms and instructions can be obtained from Olivia Kamara, Insurance Coordinator (okamara@upenn.edu).

Questions

If you have further questions after reviewing the claim form and this FAQ document, please contact Olivia Kamara (okamara@upenn.edu), Penn Insurance Coordinator.