



Zika Virus and Travel Insurance Coverage

The World Health Organization (WHO) has declared the spread of the Zika virus a global emergency. Zika is an infection that has been linked to cases of microcephaly, in which babies are born with underdeveloped brains.

According to the CDC, about 1 in 5 people infected with Zika will get sick. For people who get sick, the illness is usually mild, with symptoms lasting for several days to a week. For this reason, many people might not realize they have been infected. The most common symptoms of Zika are fever, rash, joint pain, and conjunctivitis (red eyes).

Currently, the CDC has issued travel notices for the following areas:

- [Zika Virus in Cape Verde](#)
- [Zika Virus in the Caribbean](#)
Currently includes: Barbados; Curaçao; Dominican Republic; Guadeloupe; Haiti; Martinique; the Commonwealth of Puerto Rico, a U.S. territory; Saint Martin; U.S. Virgin Islands
- [Zika Virus in Central America](#)
Currently includes: Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama
- [Zika Virus in Mexico](#)
- [Zika Virus in the Pacific Islands](#)
Currently includes: American Samoa, Samoa
- [Zika Virus in South America](#)
Currently includes: Bolivia, Brazil, Colombia, Ecuador, French Guiana, Guyana, Paraguay, Suriname, Venezuela

The following information will be of assistance to anyone planning a trip to one of the affected areas:

- **Does travel insurance provide coverage if a traveler contracts Zika virus on their trip?**
Due to policy language differences, the answer will vary by company. If you are considering traveling to an area affected by Zika, or if you've already made travel arrangements to one of those areas, check with your travel insurance company for a definitive answer.
- **Can I file a claim for trip cancellation if I'm pregnant and my doctor advises against travel to an area affected by Zika?**
Again, this is going to vary by company. Some companies provide trip cancellation coverage for pregnancy, so there may be cancellation coverage for that reason.
- **If no one in our party is pregnant, can we file a trip cancellation claim if we don't want to travel to an area affected by Zika?** Most policies don't cover cancellation due to fear of travel. If you purchased a Cancel For Any Reason policy, you could likely file a trip cancellation claim, subject to the terms and conditions of the particular plan.

The bottom line is, make sure you know what your policy covers. If you don't know, be sure to ask.

For the most current information about Zika virus, please visit www.cdc.gov/zika.

About UStiA

UStiA is a nonprofit association of insurance carriers and allied businesses involved in the development, administration, and marketing of travel insurance and assistance services. UStiA promotes fairness, integrity, and a commitment to excellence in the travel insurance industry, with a mission to educate the public on travel insurance while maintaining high industry standards. For more information on UStiA and travel insurance, visit www.ustia.org.

UStiA also sponsors TRIP (Travel Responsibly, Informed, and Protected), a consumer advocacy website with helpful information, including timely tips on travel, health, safety, and security. For more information, visit www.trip.ustia.org.

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