

TRAVEL SAFETY GUIDE



THE BOOK WITH CONFIDENCE TRAVEL ADVISOR COMMITMENT

- We will share with you what to expect on your upcoming travel experience related to health and safety measures taken by our airline, airport, hotel & resort, tour operator, cruise line and local transportation operators.
- We will provide you with current destination entry requirements, deposit and cancel policies and review travel insurance options.
- We will monitor your booking before and during your vacation to inform you of any changes that may impact your travel.
- We're here to help with any unexpected issues that arise before, during or after your trip and look forward to hearing from you upon your return home.

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TRAVEL BETTER WITH YOUR TRAVEL ADVISOR

Our agency's clients' love for travel is no less than it has been in the past, but it has become more complex in the era of COVID-19. That is why we have curated the resources in this guide from respected resources …. to help you navigate the new rules and procedures and most importantly help you make your travels as safe as possible.

Use these resources before, during and after your vacation but never hesitate to call on us because it's our role to make your trip as easy and worry free as we can.

Whether travel is advisable is a decision you need to make. It's important to note that since the pandemic is ongoing, anything can change at any time. We rely on third parties, such as government agencies and travel providers, for some of the information we provide you and therefore cannot guarantee its accuracy at any given time. We've included links at the end of this guide to resources you can use to access the very latest updates on any important developments with the virus.



YOU CAN RELY ON US TO:

PROVIDE DESTINATION COVID-19 STATUS AND ENTRY REQUIREMENT DETAILS

Countries and localities may have different policies around COVID-19, which may include vaccination requirements, testing or mandatory quarantines, denying entry to travelers from certain countries and more. Destinations may be open, but attractions may be closed. Hotels may be open, but services may be reduced. We'll work with you every step of the way to take care of details and coordinate all of the components of your trip.

SHARE HEALTH & SAFETY INFORMATION

We can share specific measures properties and other travel providers are taking to ensure safety while you travel.

UNDERSTAND CANCELLATION POLICIES

Airline, hotel and other travel provider cancellation policies are changing as the situation evolves. We can provide information on those policies and recommend the best options in light of those policies.

REBOOK CANCELLED TRIPS

We are here to help you through the rebooking or refund process. We can help you decide when to rebook a trip and what options are available to you. Also, if you happen to have any Future Credits for cruises or tours that were cancelled due to COVID-19 we can handle booking your new trip using those credits.

RECOMMEND A TRAVEL INSURANCE CARRIER

Travel insurance is more important than ever as it can provide an extra level of protection in an uncertain environment. In this guide we have an overview of different types of travel insurance policies, and we can recommend the carriers best suited to your individual needs.

ASSIST WHEN YOU NEED US MOST

We're here for you before, during and after your trip as your personal advocate to ensure all goes smoothly and safely, and we're ready to jump in to help when needed.

COVID OVERVIEW

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UNVACCINATED AND EVEN VACCINATED TRAVELERS SHOULD

- Wear a mask in public
- Maintain social distance
- Wash your hands frequently
- Stay inside if you feel sick

OVERVIEW OF WHAT WE KNOW ABOUT COVID-19 AND HOW IT'S TRANSMITTED

WHAT IS CORONAVIRUS?[1]

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus.

Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness.

The best way to prevent and slow down transmission is to get vaccinated and be well informed about the COVID-19 virus, the disease it causes and how it spreads. Those not yet vaccinated should protect themselves and others by wearing a mask in public, washing your hands frequently, maintaining social distance, avoiding crowds and staying in if you are sick. These best practices can help even vaccinated travelers avoid infection.

The virus that causes COVID-19 is thought to spread mainly from person to person, mainly through respiratory droplets produced when an infected person coughs, sneezes, or talks. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. It is important that you practice respiratory etiquette, such as not yelling nearby others and coughing and sneezing into a flexed elbow.

Heard "chatter" about a COVID-19 related issue but want to know if it's true or not? Check out these Myth Busters from the World Health Organization (WHO)

Confused about possible side effects and outcomes from COVID-19 vaccines? Get the facts directly from the authorities, the CDC.

1 https://www.who.int/health-topics/coronavirus#tab=tab_1
2 https://www.cdc.gov/coronavirus/2019-ncov/vaccines/facts.html

WHEN YOU'VE BEEN FULLY VACCINATED[3]

HOW TO PROTECT YOURSELF AND OTHERS

Safer Activities for You and Your Family

If you are fully vaccinated, you can participate in many of the activities that you did before the pandemic.

To maximize protection from variants and prevent possibly spreading it to others, wear a mask indoors in public if you are in an area of substantial or high transmission.

Wearing a mask is most important if you have a weakened immune system or if, because of your age or an underlying medical condition, you are at increased risk for severe disease, or if someone in your household has a weakened immune system, is at increased risk for severe disease, or is unvaccinated. If this applies to you or your household, you might choose to wear a mask regardless of the level of transmission in your area.

You should continue to wear a mask where required by laws, rules, regulations, or local guidance.

If you haven't been vaccinated yet, find a vaccine.

COVID-19 vaccines are effective at protecting you from getting sick. Based on what we know about COVID-19 vaccines, people who have been fully vaccinated can do things that they had stopped doing because of the pandemic.

These recommendations can help you make decisions about daily activities after you are fully vaccinated. They are not intended for healthcare settings.

HAVE YOU BEEN FULLY VACCINATED?

In general, people are considered fully vaccinated:

- 2 weeks after their second dose in a 2-dose series, such as the Pfizer or Moderna vaccines, or
- 2 weeks after a single-dose vaccine, such as Johnson & Johnson's Janssen vaccine

If you don't meet these requirements, regardless of your age, you are NOT fully vaccinated. Keep taking all precautions until you are fully vaccinated.



3 https://www.cdc.gov/coronavirus/2019-ncov/vaccines/fully-vaccinated.html



WHAT YOU CAN DO

If you've been fully vaccinated:

- You can resume activities that you did prior to the pandemic.
- To reduce the risk of being infected with the Delta variant and possibly spreading it to others, wear a mask indoors in public if you are in an area of substantial or high transmission.
- You might choose to wear a mask regardless of the level of transmission if you have a weakened immune system or if, because of your age or an underlying medical condition, you are at increased risk for severe disease, or if a member of your household has a weakened immune system, is at increased risk for severe disease, or is unvaccinated.
- If you travel in the United States, you do not need to get tested before or after travel or self-quarantine after travel.
- You need to pay close attention to the situation at your international destination before traveling outside the United States.
  - You do NOT need to get tested before leaving the United States unless your destination requires it.
  - You still need to show a negative test result or documentation of recovery from COVID-19 before boarding an international flight to the United States.
  - You should still get tested 3-5 days after international travel.
  - You do NOT need to self-quarantine after arriving in the United States.
- If you've had close contact with someone who has COVID-19, you should get tested 3-5 days after your exposure, even if you don't have symptoms. You should also wear a mask indoors in public for 14 days following exposure or until your test result is negative. You should isolate for 10 days if your test result is positive.

WHAT YOU SHOULD KEEP DOING

For now, if you've been fully vaccinated:

- You will still need to follow guidance at your workplace and local businesses.
- If you travel, you should still take steps to protect yourself and others.
- Wearing a mask over your nose and mouth is required on planes, buses, trains, and other forms of public transportation traveling into, within, or out of the United States and while indoors at U.S. transportation hubs such as airports and stations. Travelers are not required to wear a mask in outdoor areas of a conveyance (like on open deck areas of a ferry or the uncovered top deck of a bus).
- Fully vaccinated international travelers arriving in the United States are still required to get tested 3 days before travel by air into the United States (or show documentation of recovery from COVID-19 in the past 3 months) and should still get tested 3-5 days after their trip.
- You should still watch out for symptoms of COVID-19, especially if you've been around someone who is sick. If you have symptoms of COVID-19, you should get tested and stay home and away from others. If your test is positive, isolate at home for 10 days.
- People who have a condition or are taking medications that weaken the immune system, should continue to take all precautions recommended for unvaccinated people until advised otherwise by their healthcare provider.

WHAT WE KNOW

- COVID-19 vaccines are safe and effective at preventing COVID-19, including severe illness and death.
- COVID-19 vaccines are effective against severe disease and death from variants of the virus that causes COVID-19 currently circulating in North America.
- Infections happen in only a small proportion of people who are fully vaccinated. When these infections occur among vaccinated people, they tend to be mild.
- If you are fully vaccinated and become infected you can spread the virus to others.
- People with weakened immune systems, including people who take immunosuppressive medications, may not be protected even if fully vaccinated.

WHAT WE'RE STILL LEARNING

- How long COVID-19 vaccines can protect people.

Want to learn more about these recommendations? Read Interim Public Health Recommendations for Fully Vaccinated People.

This guidance applies to COVID-19 vaccines currently authorized for emergency use by the U.S. Food and Drug Administration: Pfizer-BioNTech, Moderna, and Johnson & Johnson (J&J)/Janssen COVID-19 vaccines. This guidance can also be applied to COVID-19 vaccines that have been listed for emergency use by the World Health Organization (e.g. AstraZeneca/Oxford).



HOW TO PROTECT YOURSELF & OTHERS[4]

PROTECT UNVACCINATED FAMILY MEMBERS

GET VACCINATED

- Authorized COVID-19 vaccines can help protect you from COVID-19.
- You should get a COVID-19 vaccine when it is available to you.
- Once you are fully vaccinated, you may be able to start doing some things that you had stopped doing because of the pandemic.

WEAR A MASK

- If you are not fully vaccinated and aged 2 or older, you should wear a mask in indoor public places.
- In general, you do not need to wear a mask in outdoor settings.
    - In areas with high numbers of COVID-19 cases, consider wearing a mask in crowded outdoor settings and for activities with close contact with others who are not fully vaccinated.
- People who have a condition or are taking medications that weaken their immune system may NOT be protected even if they are fully vaccinated. They should continue to take all precautions recommended for unvaccinated people, including wearing a well-fitted mask, until advised otherwise by their healthcare provider.

Wearing a mask over your nose and mouth is required on planes, buses, trains, and other forms of public transportation traveling into, within, or out of the United States and while indoors at U.S. transportation hubs such as airports and stations. Travelers are not required to wear a mask in outdoor areas of a conveyance (like on open deck areas of a ferry or the uncovered top deck of a bus).

STAY 6 FEET AWAY FROM OTHERS

- Inside your home: Avoid close contact with people who are sick.
    - If possible, maintain 6 feet between the person who is sick and other household members.
- Outside your home: Put 6 feet of distance between yourself and people who don't live in your household.
    - Remember that some people without symptoms may be able to spread virus.
    - Stay at least 6 feet (about 2 arm lengths) from other people.
    - Keeping distance from others is especially important for people who are at higher risk of getting very sick.

AVOID CROWDS AND POORLY VENTILATED SPACES

- Being in crowds like in restaurants, bars, fitness centers, or movie theaters puts you at higher risk for COVID-19.
- Avoid indoor spaces that do not offer fresh air from the outdoors as much as possible.
- If indoors, bring in fresh air by opening windows and doors, if possible.

4 https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html

COVID OVERVIEW

WASH YOUR HANDS OFTEN

- Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- It's especially important to wash:
    - Before eating or preparing food
    - Before touching your face
    - After using the restroom
    - After leaving a public place
    - After blowing your nose, coughing, or sneezing
    - After handling your mask
    - After changing a diaper
    - After caring for someone sick
    - After touching animals or pets
- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose, and mouth with unwashed hands.

COVER COUGHS AND SNEEZES

- If you are wearing a mask: You can cough or sneeze into your mask. Put on a new, clean mask as soon as possible and wash your hands.

If you are not wearing a mask:

- Always cover your mouth and nose with a tissue when you cough or sneeze, or use the inside of your elbow and do not spit.
- Throw used tissues in the trash.
- Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.

CLEAN AND DISINFECT

- If someone is sick or has tested positive for COVID-19, disinfect frequently touched surfaces. Use a household disinfectant product from EPA's List N: Disinfectants for Coronavirus (COVID-19) according to manufacturer's labeled directions.
    - If surfaces are dirty, clean them using detergent or soap and water prior to disinfection.

MONITOR YOUR HEALTH DAILY

- Be alert for symptoms. Watch for fever, cough, shortness of breath, or other symptoms of COVID-19.

Take your temperature if symptoms develop.

Don't take your temperature within 30 minutes of exercising or after taking medications that could lower your temperature, like acetaminophen.

Follow CDC guidance if symptoms develop.



Symptoms of Coronavirus (COVID-19)

Know the symptoms of COVID-19, which can include the following:



Symptoms can range from mild to severe illness, and appear 2–14 days after you are exposed to the virus that causes COVID-19.

Seek medical care immediately if someone has Emergency Warning Signs of COVID-19

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion
- Inability to wake or stay awake
- Bluish lips or face

This list is not all possible symptoms. Please call your healthcare provider for any other symptoms that are severe or concerning to you.

Centers for Disease Control and Prevention
National Center for Emerging and Zoonotic Infectious Diseases

cdc.gov/coronavirus

CS 317142-E

4 https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html

CDC CORONAVIRUS SELF-CHECK TOOL

The Coronavirus Self-Checker[5] is an interactive clinical assessment tool that will assist individuals ages 13 and older, and parents and caregivers of children ages 2 to 12 on deciding when to seek testing or medical care if they suspect they or someone they know has contracted COVID-19 or has come into close contact with someone who has COVID-19.

The online, mobile-friendly tool asks a series of questions, and based on the user's responses, provides recommended actions and resources.



5 https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/coronavirus-self-checker.html

DECIDING WHETHER TO TRAVEL DURING COVID-19[6]

You can get COVID-19 during your travels. You may feel well and not have any symptoms, but you can still spread COVID-19 to others. You and your travel companions (including children) may spread COVID-19 to other people including your family, friends, and community for up to 14 days after you were exposed to the virus.

Don't travel if you are sick or if you have been around someone with COVID-19 in the past 14 days. Don't travel with someone who is sick.

6 https://www.cdc.gov/coronavirus/2019-ncov/travelers/travel-during-covid19.html



COVID OVERVIEW

BEFORE TRAVEL, CONSIDER THE FOLLOWING:

IS COVID-19 SPREADING AT YOUR DESTINATION?

The more cases at your destination, the more likely you are to get infected during travel and spread the virus to others when you return. Check the following resources for the number of new cases in your destination:

- Johns Hopkins Coronavirus Resource Center: New Cases by State
- Johns Hopkins Coronavirus Resource Center: New Cases by Country

DO YOU LIVE WITH SOMEONE WHO MIGHT BE AT INCREASED RISK FOR SEVERE ILLNESS FROM COVID-19?

- If you get infected while traveling, you can spread the virus to loved ones when you return, even if you don't have symptoms.

ARE YOU AT INCREASED RISK FOR SEVERE ILLNESS FROM COVID-19?

- Anyone can get very ill from the virus that causes COVID-19, but older adults and people of any age with certain underlying medical conditions are at increased risk for severe illness from COVID-19.

ARE THERE REQUIREMENTS OR RESTRICTIONS FOR TRAVELERS?

- Some country, state, local, and territorial governments have requirements, such as requiring people to be vaccinated, be recently tested, wear masks and requiring those who recently traveled to stay home for up to 14 days. Check country, state/province and local public health websites for information before you travel for details about entry requirements and restrictions for arriving travelers, such as mandatory testing or quarantine.
- Likewise, your home country, state or province or local government may have rules for pre-return entry testing and quarantine upon reaching your home.
  - Entry Restrictions and Requirements by Country
  - AAA State & Province Entry Restrictions

IS YOUR EMPLOYER AWARE YOU ARE PLANNING TO TRAVEL?

- And if so, are they okay with your quarantining for 14 days if you contract COVID-19 while traveling?
- **If you were to get sick in a foreign country or on an island**, are you comfortable with quarantining there for 14 days before you can travel home? Are you also comfortable with using their healthcare system should the need arise?

Our expertise is travel, not medicine. Therefore, please consult your physician or other medical professionals should you have any questions relating to any symptoms you may be experiencing or your medical fitness to travel.



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OVERVIEW OF TRAVEL INSURANCE POLICY TYPES[7]

We always recommend that our clients protect their vacation investment with appropriate trip insurance policies. This has become even more imperative with COVID-19 when so much in our world has become more uncertain.

While we will work with you to find the right insurance coverage for you, all the options can be overwhelming. Therefore we've pulled together some information about different types of coverage and terms so you can make the most informed purchase.

TRIP CANCELLATION/INTERRUPTION INSURANCE

Trip cancellation/interruption insurance covers you if unforeseen events cause you to cancel or interrupt your trip. In general, this coverage is meant for illness, injury, or death suffered by the insured or a member of the insured's immediate family. Some policies also cover cancellation in the event of illness, injury, or death to the insured's travel companion. Most policies exclude trip cancellation in the event of war, civil disturbance, or a change in your own financial circumstances. Some policies also exclude travel to specific destinations that are prone to political unrest.

Many comprehensive travel insurance policies now include coverage if travel suppliers (airlines, travel provider, cruise lines etc.) default, however, it is important to understand exactly what is covered by your policy. Some policies only cover tour operator default if the operator ceases operations entirely, which it may not do even if it files for bankruptcy.

When considering trip cancellation insurance, take time to think about how much money you'll be putting down before your trip. Are you purchasing expensive airline tickets that can't be refunded? Are you putting down a large nonrefundable deposit on a cruise or tour? If the answer is yes, or if you might cancel for any reason, then buying trip cancellation insurance may be a prudent idea.

MEDICAL/MEDEVAC INSURANCE

Medical insurance encompasses several types of coverage. Emergency medical evacuation insurance covers the cost of transportation if a qualified physician determines that you must be evacuated for treatment to the nearest medical facility or to your home country (if it's warranted), due to injury or sickness. Travelers visiting remote areas or developing countries and traveling on a cruise should particularly consider this type of policy.

Other types of medical insurance coverage include:

- An app, or service you can call, that will direct you to English-speaking doctors while you are overseas. In some cases the policy will also provide a physician monitoring service, where a qualified physician from the U.S. will monitor the treatment you are receiving by a local physician via telephone.
- Cash payment to the insured or beneficiary in the event of accidental death, loss of sight, or loss of limb.
- Expenses for repatriation of the insured's remains in the event of death.

Keep in mind that you may need to pay up front for your medical services, and then your insurance company will reimburse you later, once you've filed a claim. On the other hand, some services provide "proof of direct payment" to the healthcare provider, who may require one before treatment occurs. Talk to your insurance provider about the process upon purchasing the policy.

Before purchasing a travel insurance policy with medical coverage, be sure to check what your regular medical insurance does or doesn't cover, particularly when traveling overseas.

Generally speaking any medical problem that arises within 60 days prior to purchasing the policy is not covered; however, there are some exceptions to this.

Confused by all the terms in your medical insurance policy? Consult this guide[8]

BAGGAGE LOSS/DELAY

Baggage loss and delay coverage protects you in the event that your luggage is lost, delayed, or stolen. This often includes a cash payment if your bags are delayed for more than 12 hours after you arrive at your destination.

FLIGHT DELAY/CANCELLATION

Flight delay or cancellation insurance (sometimes called "travel delay") typically pays for accommodations, meals, and new travel arrangements once you've been delayed a certain amount of time (often six to 12 hours but it varies from policy to policy).

TRAVEL DOCUMENT PROTECTION

Travel document protection kicks in to help you replace a passport or other travel documents when they're lost or stolen.

ANNUAL TRAVEL INSURANCE

If you travel many times a year (particularly internationally), it may be more economical to purchase annual insurance instead of individual policies for each trip. Annual insurance may also be a good idea if you regularly travel to developing countries, even if it's only a few times a year.

Most annual policies provide medical evacuation coverage, benefits in the event of loss of life or limb, as well as minimums for lost luggage and treatment costs for illness or injury. These policies typically do not include trip cancellation coverage, but in some cases you may add this for an additional fee.

CANCEL FOR ANY REASON POLICIES[9]

The Cancel for Any Reason (CFAR) option is available as an upgrade on some insurance carriers' comprehensive travel insurance plans and is a great option that allows travelers to cancel their trip for any reason that is not otherwise covered in their base plan, provided they cancel their trip more than 48 hours before their departure date. Most policies have provisions along the following lines:

1. The purchase of CFAR coverage is time sensitive. You need to buy insurance at the time of or within 14 days of the date when you made any first payment towards your trip.
2. You need to insure 100% of your non-refundable trip cost.
3. Cancellation needs to be at least 48 hours before departure.
4. You can cancel for any reason and get reimbursed for 50% to 75% (amounts vary by policy) of the deposited or non-refundable trip cost.

After the virus started spreading, travel insurance companies had a huge influx of customers looking to buy this coverage. It even got to the point where several companies had to stop selling CFAR policies because it didn't make sense economically.

However, there are still travel insurance companies we work with that are selling travel insurance with CFAR coverage.

7 https://www.smartertravel.com/travel-insurance-need-know/

8 https://www.iamat.org/travel-insurance/

9 https://www.forbes.com/advisor/travel-insurance/cancel-for-any-reason/

TRAVEL INSURANCE COVERAGE: 16 THINGS YOUR POLICY GENERALLY WON'T COVER[10]

When you purchase travel insurance, it's not unreasonable to assume that you are, well, insured for all aspects of your trip. Travelers are frequently frustrated to find that travel insurance coverage has quite a few exclusions that are typically stated in the fine print but nonetheless confusing and sometimes counterintuitive.

For example, whether there's a pandemic or a natural disaster out of your control, trip cancellation insurance doesn't cover cancellation under every possible circumstance: To qualify for those, you must purchase a "cancel for any reason" add-on.

Below are 18 things travel insurance coverage generally does not include. In some cases you can purchase special add-ons to cover these exclusions. Ask us about them when we discuss your travel insurance policy. **Please note that this information is NOT to be used for the purpose of filing or appealing a claim but for general education ONLY.**

1. HEALTH CRISES (LIKE THE COVID-19 PANDEMIC) THAT BEGAN BEFORE YOU PURCHASE

As with natural disasters, trip insurance may generally cover losses due to global health emergencies, but you must make the purchase before the crisis is a "known event." The date from which the event is "known" varies depending on the insurance company; for COVID-19 it's largely been January 21 through 27, 2020. Most travel insurance policies won't cover cancellation due to fear of a pandemic, so if you want to use insurance to protect your payments—particularly nonrefundable airfares—we can review the coverage with "cancel for any reason" policies.

2. LOSSES DUE TO PRE-EXISTING CONDITIONS

Travel insurance coverage does not extend to most pre-existing medical conditions, and the definition of "pre-existing" often depends on the timing of when you are diagnosed and when you purchase your travel insurance—with a so-called "look-back period" that is usually 60, 90, or 180 days prior to the day you purchase your insurance.

Say you've had arthritis for several years, with no major flare-ups or medication changes in the past six months. In this case you would likely be covered if you had an intense, debilitating flare-up during your trip. But if you had been having trouble with the condition in the months leading up to your vacation, your trip insurance would be unlikely to cover any losses related to your arthritis unless you purchased a specific add-on.

3. NATURAL DISASTERS THAT BEGIN BEFORE YOU PURCHASE INSURANCE

Trip insurance generally covers losses due to hurricanes or tropical storms, but you must make the purchase before the storm is named. Similar conditions typically apply to other natural disasters; if you buy a policy after a volcano starts erupting, for example, you won't be covered for any losses related to that volcano's activity.

4. DENTAL CARE

Routine dental care is not included in travel insurance coverage, although dental trauma may be under some circumstances.

10 https://www.smartertravel.com/travel-insurance-coverage-things-policy-wont-cover/

BEFORE YOUR TRIP

5. LOSSES DUE TO MENTAL OR EMOTIONAL DISORDERS

Most travel insurance policies do not cover claims involving psychiatric or emotional disorders such as schizophrenia, bipolar disorder, or depression. (In rare cases policies may cover these conditions if hospitalization is required.)

6. TRAVEL FOR MEDICAL PROCEDURES

Most trip insurance will not cover issues that arise for those traveling specifically to get medical treatment (such as procedures available overseas that are not available or are too expensive at home).

7. PREGNANCY AND CHILDBIRTH

If you are pregnant and give birth while traveling, your travel insurance coverage generally will not include childbirth expenses. You might, however, have coverage for complications associated with pregnancy or childbirth. We need to check possible policies carefully in advance if you're planning to travel while pregnant.

8. RISKY ACTIVITIES AND SPORTS

Many travel insurance policies exclude losses due to adventure sports such as bungee jumping, backcountry skiing, snowboarding, rafting, caving, sky diving, scuba diving and the like. Some policies take this even further, applying exemptions for any sports involving bodily contact.

9. SOME ITEMS IN YOUR BAGGAGE

Baggage delay, damage, and loss policies don't cover everything in your bags. Common travel insurance exclusions include glasses, hearing aids, dental bridges, tickets, passports, keys, cash, and cell phones. In some cases these items are covered but only up to a certain dollar limit, so if you have multiple expensive electronic items (such as a laptop, a tablet, and a cell phone), you might not have enough coverage to pay for the loss of all such items.

10. BAD WEATHER LIMITING ENJOYMENT OF THE VACATION

Travel insurance tends not to cover weather that limits your activities on a trip. For example, you're covered if the weather is bad enough to delay or cancel your flight, but not if it pours during a jungle hike. And unless you bought a "cancel for any reason" rider, you can't call off your beach vacation just because the forecast calls for rain and clouds.

11. FLIGHTS PURCHASED WITH MILES

Most policies do not cover flights purchased with miles or points. They may cover associated fees if you decide to cancel or change an award fare, however.

12. SECURITY DELAYS OR OVERBOOKED FLIGHTS

Most policies typically won't protect you if you miss a flight due to long airport security lines, or if you're bumped from an overbooked flight and miss a subsequent connection or cruise departure.

13. LOST RESERVATIONS OR DOUBLE-BOOKED ACCOMMODATIONS

Most travel insurance coverage doesn't include certain lodging problems, such as a lost reservation. Rely on your travel advisor to help solve this type of problem. And if you booked your vacation rental through us but find someone else occupying it when you arrive we will work to solve that for you.

14. LAST-MINUTE CHANGES

If your cruise line or tour operator makes a last-minute itinerary or excursion change, travel insurance typically won't cover any travel issues caused by it, unless it involves complete curtailment. Once again, that's where the services of a travel advisor are golden.

15. ANYTHING FOR WHICH YOU LACK DOCUMENTATION

If you don't have a solid paper trail for all causes and costs involved in your claim, your chances of reimbursement go down. Keep detailed records.

16. ANYTHING NOT IN THE LIST OF COVERED ITEMS

Travel insurance works largely by inclusion of items specifically noted to be covered, and anything not mentioned is likely not covered. However, if you have a particular item you want covered we can work with the insurance company to possibly arrange for you to purchase an appropriate add-on.

Please also note that travel insurance policies change quite often, we are here to keep you up to date on the latest changes that may not be reflected in this section.

GETTING TESTED FOR COVID-19

Many countries require that travelers provide documentation of a recent COVID-19 test before being allowed to visit. Additionally, both the U.S. and Canada require a COVID-19 test be taken just prior to returning home. The types of COVID-19 tests, the time before travel in which the test must be taken and any quarantine requirements after entering the country vary widely and change frequently. Consult your travel advisor at our agency for up to the minute details on testing and other entry requirements and restrictions.

It's helpful to have a basic understanding of the different, most frequently used tests. Antibody tests, which detect whether someone was infected with COVID-19 in the past, are never used for entry requirements. The two primary types of tests accepted for entry into a country (or state/province) are viral tests which determine if someone is currently infected – the PCR test and Antigen (sometimes referred to as the rapid test). Here's some highlights of the differences:

Test Name	Test for	Typical Turnaround	Processed at	Typical Cost
PRC, RT-PCR or NATT (Viral)	Current Infection	1-3 Days	Offsite Lab	$150
Antigen or Rapid (Viral)	Current Infection	15-30 Minutes	Onsite	$25-$50
Antibody	Past Infection	2-5 Days	Offsite Lab	$120

Testing Requirements for Vaccinated Travelers? [11]

Have you been vaccinated for COVID-19? Congratulations! Those who have been vaccinated may still take a COVID-19 viral test to satisfy entry requirements in place in different countries and localities. COVID-19 mNRA or viral vector vaccines will NOT cause you to test positive on the COVID-19 viral tests.

GETTING TESTED BEFORE LEAVING ON AN INTERNATIONAL TRIP

The countries requiring you to bring with you proof of a negative COVID-19 test specify that it must be performed during a specific time prior to arriving in the country. This varies from as short as 72 hours to as long as 10 days before departure or arrival. Additionally, many travelers feel it is important to know their status before traveling so they do not unintentionally transmit the virus to the locals where they will be vacationing.

At the time of this writing in mid-year 2021, the PCR test is the most frequently required test for entry into foreign countries. Regarded as having the highest accuracy rate, the PCR test is generally processed in a laboratory off premises from where the test swab was taken. This means it can take anywhere from 24 to 72 hours or even longer to get back results.

Travelers need to find a sweet spot for their coronavirus testing before a trip. Plan it too early, and you have more time to get the virus before your trip and nullify your test result. Plan your test too close to your departure date, and if there's a delay getting your results back, you'll risk spreading the virus or being denied entry to a destination.

YOU WILL NEED TO FIND A TESTING SITE THAT:

- Provides sufficiently quick results to meet your destination's requirements (although many locations will not guarantee a specific turnaround time they should be able to estimate it for you)
- Does not require you to be symptomatic to "qualify" for a test
- Takes your health insurance plan. Check with your health insurance provider to determine if they cover PCR tests when you do not have symptoms or exposure to someone with COVID-19. If not be sure to find out the test costs.
- Has a convenient location and hours

This tool, from Castlight Health[11], lets you search by zip code for the nearest testing site and indicates the important details you need to know. Of course, you may prefer to speak with your Primary Care Physician's office first for their recommendations.

In Canada, Shoppers Drug Mart has PCR testing available at select locations with results available in 48 hours for international travelers.

Airports are increasingly offering in terminal testing. Ask your travel advisor if quick results testing accepted by your international destination is available in your departure airport.

Another option is to use one of the companies offering home testing – a kit is sent to your home, you send your sample back to the lab and results are emailed to you. Be sure to carefully calculate the days required for each step so you have your results timed for your departure and entry requirements.

THREE FDA APPROVED HOME COLLECTION TEST OPTIONS ARE:

- Vault Health (saliva test)
- Let's Get Checked
- Pixel by LabCorp

Abbott Labs BinaxNOW antigen test is administered at home and results are available within 15 minutes. A healthcare professional accessed via video walks you through the entire process.

This antigen test is approved for use by those flying into the U.S. from an international destination. You can purchase these before you depart and use the test prior to your return without having to find a test site in a foreign city.

After receiving your COVID-19 test results remember:

- A negative test result only means that you did not have COVID-19 at the time of testing or that your sample was collected too early in your infection.
- You could also be exposed to COVID-19 after the test and then get infected and spread the virus to others.
- If you have symptoms later, you may need another test to determine if you are infected.

11 https://my.castlighthealth.com/corona-virus-testing-sites/
12 https://www.cdc.gov/coronavirus/2019-ncov/vaccines/facts.html

GETTING TESTED WHEN RETURNING FROM AN INTERNATIONAL TRIP

In January 2021, both the United States and Canada began requiring that passengers returning from international destinations provide COVID-19 test results before returning.

U.S. TESTING REQUIREMENTS[13]

Effective 1/26/21, travelers 2 years and older flying into the U.S. from International origins must provide:

- Proof of Negative COVID-19 test administered within 3 calendar days of departure to return to the U.S., OR
- For those with a Positive COVID-19 viral test in the prior 3 months, documentation of their positive viral test results and a letter from their healthcare provider or public health official stating they have been cleared for travel.
- The documentation needs to be presented to the airline at check-in at the international departure airport. Since this proof of testing may also be requested upon landing in the U.S., travelers should keep the documents handy until they are back home.
- The test results can be on paper or electronic (on a smartphone/tablet) and must include type of test, date, name of passenger and passenger date of birth in addition to test provider contact information
- Those unwilling to be tested will be denied boarding by the airline
- Both Antigen rapid and PRC tests are accepted
- Those testing positive should self-isolate and delay their travel. They may take the test again at any time and if the results are negative may return home. If symptoms develop, they need to wait until they subside. If testing results continue to be positive they must secure a letter from a healthcare provider stating they are cleared to travel.
- If a flight delay causes the test to fall outside of the 3-day pre-departure testing period, then a retest is required
- Vaccination does NOT qualify as proof of meeting this requirement. Documentation of negative or positive test (with recovery) is still required. Simply being vaccinated will not cause the test results to return as positive.
- This requirement applies to all nationalities and includes those only connecting in the U.S.
- This testing requirement does NOT apply to travelers returning from Hawaii, Puerto Rico or U.S. Virgin Islands
- See the prior page for information about the Abbott Labs BinaxNOW antigen test you can purchase before departing for use when returning from an international destination.

UNVACCINATED AND EVEN VACCINATED TRAVELERS SHOULD


Wear a mask in public


Maintain social distance


Wash your hands frequently


Stay inside if you feel sick

CANADIAN TESTING REQUIREMENTS [14]

All travellers entering Canada, regardless of vaccination status, are required to present the results from a COVID-19 PCR test taken before re-entering.

The Government of Canada is considering the requirement that all domestic and international airline passengers be fully vaccinated.

FULLY VACCINATED TRAVELLERS

Using a new border testing surveillance program at airports and land border crossings, fully vaccinated travellers will not need a post-arrival test unless they have been randomly selected to complete a Day 1 COVID-19 molecular test.

To be eligible to enter Canada for discretionary travel on the basis of vaccination status, travellers must use the ArriveCAN app or web portal. Travellers must ensure that mandatory requirements are met prior to departing for Canada. In addition, some provinces and territories may have their own entry restrictions in place. Check and follow both the federal and any provincial or territorial restrictions and requirements before travelling.

In addition to receiving a full series of a vaccine authorized by the Government of Canada, fully vaccinated travellers must also: provide COVID-19-related information electronically through ArriveCAN (app or web portal) including proof of vaccination prior to arrival in Canada; meet the pre-entry testing requirements; be asymptomatic upon arrival; and have a paper or digital copy of their vaccination documentation in English or French (or certified translation) ready to show a government official on request as evidence.

Final determination of whether or not you qualify for the exemption is made by a government representative at the border.

You must therefore be prepared to quarantine for 14 days, in case you are symptomatic or don't meet the requirements.

UNVACCINATED TRAVELLERS

Unvaccinated travellers must also provide proof of a negative laboratory molecular test prior to boarding international flights to Canada.

After arrival in Canada, unvaccinated travellers must:

- Have your ArriveCAN receipt, test results, hotel confirmation and quarantine plans ready for assessment by a Border Services Officer
- Take a test on arrival
- Go directly to your pre-booked hotel for up to 3 nights to await results from your arrival test
- On day 8 of your quarantine at home, you will take another test, following the instructions provided to you. You must stay in your place of quarantine while you await the results from this test.

Travellers within Canada or those who are only connecting in Canada do not need to follow the above rules.

Requirements are subject to change, consult official Government of Canada sources for the very latest details.

MAKING A TESTING PLAN

Hotels, resorts and cruise lines throughout the world have rolled out programs to assist their guests with accessing tests before they return home. Many resorts in Mexico and the Caribbean, for example, are offering Antigen rapid tests on property for free or a nominal fee. The Antigen test meets the requirements for those returning to the U.S.

For the PCR test required for those returning to Canada, some hotels are collecting samples on the property while others have special pricing and transport arrangements with local testing sites to take PCR samples and expedite test results.

In the unlikely case that one or more travelers tests positive, many warm weather resorts are offering the ability to extend your stay 10 to 14 days with free or discounted accommodations.

It's important that you have a plan before you leave home on how you will be tested for your return. You can rely on the expertise of your travel advisor to look after all the details required to make your return home as seamless as possible.

13 https://www.cdc.gov/coronavirus/2019-ncov/travelers/testing-international-air-travelers.html
14 https://travel.gc.ca/travel-covid

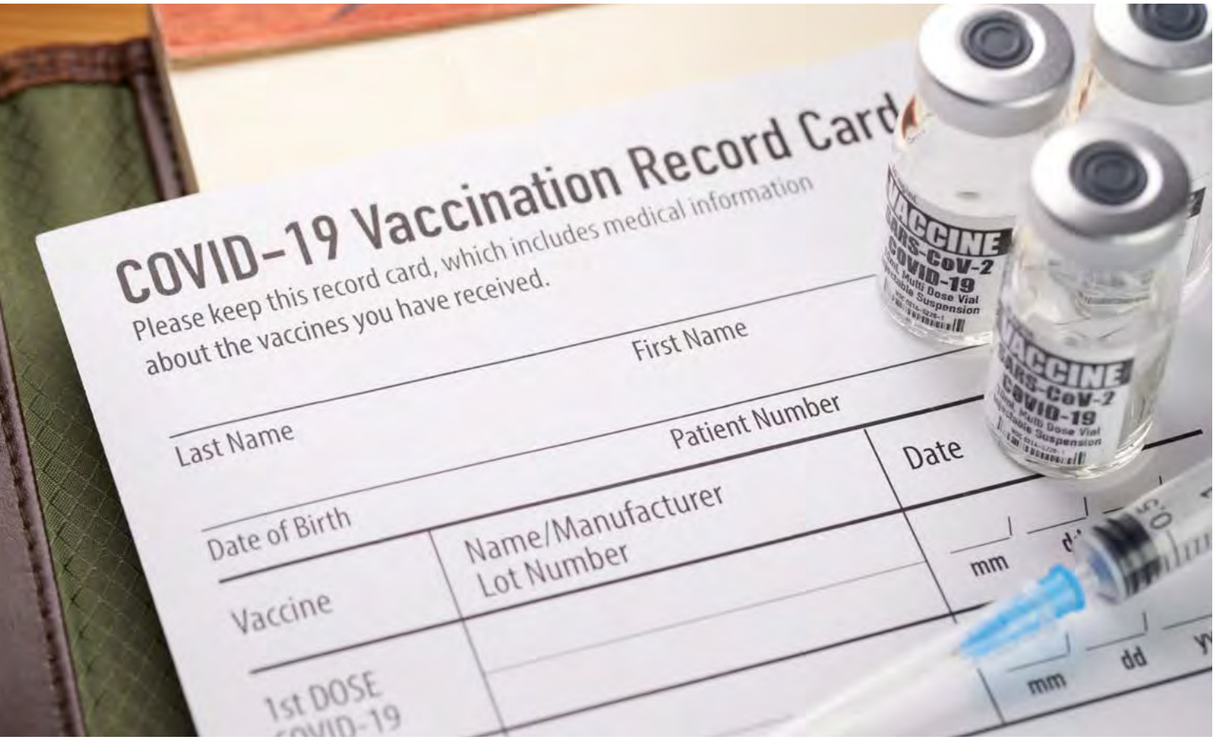
VACCINATION DOCUMENTATION

Many countries, businesses and other venues you may want to visit on vacation are requiring proof of vaccination for COVID-19 in order to allow entry, avoid quarantine or other restrictions. In general, these vaccination requirements are fulfilled once you have received all recommended doses and waited at least 15 days after your last dose.

It is very important that you safeguard your vaccination card. It is recommended that you NOT laminate your card as it may need to be updated with any booster shots at a later date. But, don't worry if you have laminated it already or even misplaced it as the facility where the vaccine was administered can provide you a replacement copy.

A smart place to keep your vaccination card is with your passport. Since you may be required to show it with some frequency you might want to use one of the vaccination card holders available on Amazon or from other retailers.

Additionally, we recommend you take a photo of your card on your smartphone and leave a copy at home and in your carryon bag.



COVID TESTING AND VACCINATION SMARTPHONE APPS

Airlines, specific countries and other entities have built smartphone applications (apps) for use in flight boarding, border control, entry to restaurants and a variety of other venues. These smartphone apps are free of charge and downloadable from the Apple App Store and Google Play. Most international airlines are using a COVID related app incorporated into their passenger app (such as United and Delta) or use a preferred independent app (American and British Airways partner VeriFly).

These apps are being used (and in some instances may be required) to upload negative COVID-19 test results, vaccination records and forms to get verified status for travel. They can also be used in conjunction with checking in, getting your mobile boarding pass and streamlining your airport experience, particularly for international flights.

Generally, the smartphone apps being used by countries for border control and entry to such venues as hotels, restaurants, museums and other venues are different from the airline apps. These apps may or may not be available for international tourists depending on local rules (which are frequently changing).

Rely on your trusted travel advisor to give you the latest guidance on which apps you may need to download and use for specific purposes.



MASKS GUIDELINES AND REVIEWS

As of February 2, 2021 face masks must be worn on all public transportation in the United States, including airplanes, trains, buses, subways, taxis and rideshare services. Masks are also required in all transportation hubs, such as airports and train stations. There are very limited exceptions for travelers who are:

- Under the age of two
- Short of breath (you can remove the mask to catch your breath)
- Unable to breathe without supplemental oxygen, and are wearing an oxygen mask
- Have a very specific disability, as defined by the Americans with Disabilities Act
- Masks may be removed for short periods while eating, drinking or complying with security rules.
- Having been vaccinated does not exempt you from wearing a mask on public transportation in the U.S.

Not all masks provide the same level of protection. This New York Times article[15] covers everything you could possibly want to know when considering the right mask for your travels.

FINDING THE RIGHT TYPE OF MASK[16]

- The ideal face mask for coronavirus protection blocks large droplets (from coughs or sneezes) along with smaller airborne particles that are produced when people talk or exhale.
- In general, masks should have more than one layer and be made of tightly woven fabrics.
- Your mask should be sealed around the nose and mouth, since any gaps, holes, or vents could allow droplets to leak out and potentially infect another person.
- Mesh or vented masks are not allowed by the airlines requiring that masks be worn on-board.

A simple trick can reveal whether your face mask offers sufficient protection. Try blowing out a candle while wearing it. A good mask should prevent you from extinguishing the flame. The rule isn't foolproof, but it should help weed out masks that aren't very protective.

Based on several studies evaluating masks' protection levels, Business Insider has ranked the most common types from best (an N95 mask) to worst (masks with a built-in valve or vent).

Wearing Masks if You are Vaccinated

Those who are vaccinated and traveling to an area with a low vaccination rate may want to continue wearing a mask, particularly in high risk settings, such as indoor gatherings, areas with large crowds or children too young to be vaccinated.

Consult the latest advice of federal and local health officials regarding precautions necessary for the locality you are visiting.

15 https://www.nytimes.com/wirecutter/reviews/best-cloth-face-masks/

16 https://www.businessinsider.com/best-masks-for-coronavirus-chart-2020-9



Once you've purchased the best mask for your particular situation, you need to wear it correctly to make sure you are getting its full protection. Watch this video from the WHO[17] on wearing masks correctly. Finally, you need to wash reusable masks properly.

17 https://www.youtube.com/watch?v=9Tv2BVN_WTk&feature=youtu.be

REGISTER WITH FEDERAL GOVERNMENT IF TRAVELING INTERNATIONALLY

This allows your home government to easily reach you should you need to be evacuated from the country you are visiting and to receive alerts about any major COVID-19 outbreak, natural disaster or civil unrest threats to your safety.

- U.S. State Department Smart Traveler Enrollment Program (STEP)
- Canadian Registry of Citizens Abroad



PACKING TIPS

In addition to the usual list of items to bring on your trip with you, there are some additional items below that we recommend you bring with you in the COVID-19 era.

SAFETY EQUIPMENT

- Reusable Masks
- Mask Filters (if your mask has a slot for them)
- Disposable Face Masks
- Hand Sanitizer in both Large Size and Pocket Size
- Disinfectant Wipes
- Face Shield (optional)
- Disposable Gloves (optional)

MEDICAL NEEDS

- Bring any medicines you may need on your vacation and pack at least 15 to 30 days' worth of extra medicine, just in case.
- Check with your destination's embassy before you travel to make sure that your prescription and over-the-counter medicines are legal at your destination. Find more information about traveling with prescription medicines. Keep in mind that medicines sold in other countries may be counterfeit.
- Carry a card that identifies, in the local language, your blood type, any chronic illnesses you have, any medicines you are taking, and any allergies you have.
- Carry with you contact information for your physician, pharmacy and of course your travel advisor.
- Wear a MedicAlert bracelet if you have serious medical conditions.





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TRAVELING RESPONSIBLY DURING COVID-19[18]

1. **Do your research ahead of time.** Is COVID-19 spreading in your community? Is it spreading in the community/communities you'll be visiting? If the answer is yes, now might not be the best time to go. If the answer to those questions is no, if ever there was a time to overplan, this is it.

2. **Protect the public.** When you go, practice social-distancing measures and wear masks around strangers, indoors in public places, and outdoors in crowds or where social distancing isn't possible.

3. **Get tested.** Depending on the type of trip you're taking and if you'll come into close contact with other people outside your bubble, consider getting a COVID-19 test before you go and when you return home. Testing may be required before entering your destination.

4. **Support local businesses every step of the way.** (Note: Many prefer payment with credit or debit cards right now, to avoid handling cash.)

5. **Be patient and tip well.** Have respect and empathy for hospitality professionals trying to offer you a memorable experience in these difficult times. You owe it to them to do your best to keep them safe. For example, if a restaurant server is taking care of you while you are eating and unmasked, make sure you don't talk directly at the server. (It's awkward, we know, but err on the side of caution as much as possible.)

6. **Follow the rules of the communities you visit.** Check for any local or regional updates while you're on the trip and once you return home: Tourism boards and municipalities are constantly updating their information online.

7. **Ask your travel advisor how travel restrictions may impact you.** Many countries, states and cities have rules about testing before or at arrival, who can travel freely freely and who needs to quarantine upon arrival.

    - Some states, provinces and localities may require tests and quarantine upon return so you need to know those rules also.

    - Work with your travel advisor to re-check travel restrictions right before traveling. Restrictions change frequently, so you may have to make alternate plans last-minute.

18 https://www.afar.com/magazine/how-to-travel-safely-and-responsibly-during-the-covid-19-pandemic

BRING IN YOUR CARRY-ON

Below are recommendations for protecting yourself and your traveling companions during your day of travel to your destination.

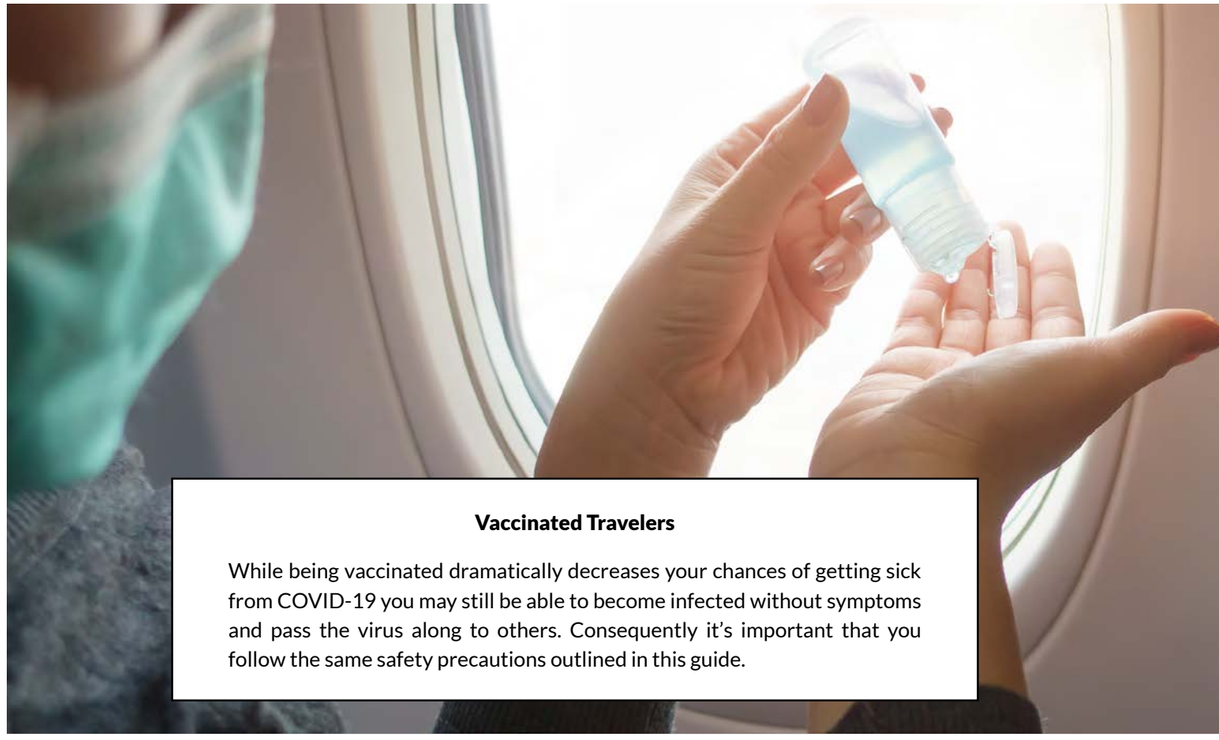
FOOD AND REUSABLE WATER BOTTLE

Some airlines have limited food and beverage service on flights to avoid unnecessary interactions. And although there are still some grab-and-go retailers and restaurants providing take-out, it's better to skip them and instead pack your carry on with food and snacks from home. Similarly, bring an empty reusable water bottle that you can refill at one of the refill stations. The added perk? You'll be saving money on pricey airport food. Read SmarterTravel's guide[19] on How to Pack Food and Drink for a Flight for great tips.

HAND SANITIZER AND WIPES

Bring your own hand sanitizer and use it regularly. The TSA relaxed its liquid rule for hand sanitizers and allows travelers to bring a hand sanitizer container as big as 12 ounces instead of the usual 3.4-ounce limit in their carry-on bag.

19 https://www.smartertravel.com/how-to-pack-food-for-air-travel/



Vaccinated Travelers

While being vaccinated dramatically decreases your chances of getting sick from COVID-19 you may still be able to become infected without symptoms and pass the virus along to others. Consequently it's important that you follow the same safety precautions outlined in this guide.



GETTING TO AND FROM THE AIRPORT

RIDESHARE, TAXI, OR LIMO

GENERAL GUIDANCE

- Avoid accepting offers of free water bottles and avoid touching magazines or other items that may be provided for free to passengers.
- Use touchless payment when available.
- Practice social distancing.
- Wear a mask during the entire ride and any interaction with the driver.
- Limit the number of passengers in the vehicle to only those necessary.
- Avoid pooled rides or rides where multiple passengers are picked up who are not in the same household.
- Sit in the back seat in larger vehicles such as vans and buses so you can remain at least six feet away from the driver.

IMPROVE VENTILATION

- Ask the driver to improve the ventilation in the vehicle if possible — for example, by opening the windows or setting the air ventilation/air conditioning on non-recirculation mode.

PRACTICE HAND HYGIENE

- After leaving the vehicle, use hand sanitizer containing at least 60% alcohol.
- When you arrive at the airport, wash your hands with soap and water for at least 20 seconds.



PUBLIC TRANSIT

STAY UP-TO-DATE

- Check with local transit authorities for the latest information on changes to services and procedures, especially if you might need additional assistance.

WEAR A MASK AND PRACTICE SOCIAL DISTANCING

- Wear a mask at all times while in stations and onboard public transit.
- When possible, consider traveling during non-peak hours when there are likely to be fewer people.
- Follow social distancing guidelines by staying at least 6 feet from people who are not from your household. For example:
  - Avoid gathering in groups, and stay out of crowded spaces when possible, especially at transit stations and stops.
  - Consider skipping a row of seats between yourself and other riders if possible.
  - Enter and exit buses through rear entry doors if possible.
  - Look for social distancing instructions or physical guides offered by transit authorities (for example, floor decals or signs indicating where to stand or sit to remain at least 6 feet apart from others).

PRACTICE HAND HYGIENE

- After you leave the transit station or stop, use hand sanitizer containing at least 60% alcohol.
- When you arrive at the airport, wash your hands with soap and water for at least 20 seconds.



AT THE AIRPORT[20]

USE TOUCHLESS CHECK-IN OPTIONS

Use your smartphone to check in to your flight on your airline's mobile app in advance, and save your boarding pass straight to your phone. You can also check in via the airline's website and print your boarding pass at home. Either way, you'll be able to avoid waiting in line to use the check-in kiosks at the airport.

If you have bags to check, consider using the skycap outside to avoid lines (if they're open at your airport), but don't forget to tip a couple of dollars per bag.

DITCH THE BINS AT TSA CHECKPOINTS

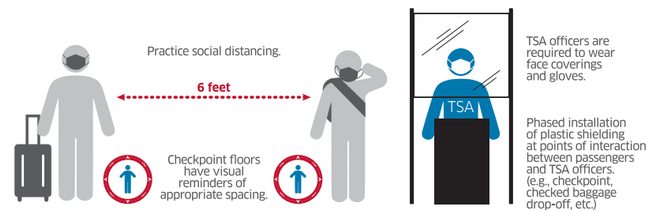
The Transportation Security Administration recommends travelers put personal items such as cellphones, keys, lip balm and tissues in their carry-on bags instead of in a bin to avoid cross-contamination.

The TSA has implemented procedures to increase social distancing and reduce direct contact between travelers and agents as illustrated on the next page.

20 https://www.usatoday.com/in-depth/travel/airline-news/2020/06/29/safe-fly-now-how-stay-safe-flights-amid-covid-19/3243308001/

TSA: What to Know Before You Go [21]

Face Coverings and Social Distancing



Travelers should wear face coverings. Travelers who require an accommodation due to a disability or medical condition should alert the TSA officer.

Travelers may have to adjust their masks for ID verification or remove for secondary screening.

Cleaning and Disinfecting



TSA is allowing one liquid hand sanitizer container, up to 12 ounces per passenger, in carry-on bags.

TSA officers will change their gloves with each pat-down and upon passenger request.

New Explosives Trace Detection swab used for each person.

Increased cleaning and disinfecting of frequently touched surfaces and security screening equipment, including bins.

Reduced Physical Contact



Travelers keep possession of their IDs and boarding passes, place on the reader, and hold up for visual inspection.

Remove belts and all items from pockets and put them in carry-ons instead of bins.*

Remove food items from carry-on bags and place in bin for screening.*

Travelers may be directed outside of the checkpoint to remove or repack items (e.g., laptops, liquids, gels, aerosols and large electronics).

*Does not apply to TSA PreCheck™ members.

Stay Healthy. Stay Secure.
tsa.gov/coronavirus

WAIT FOR YOUR FLIGHT AT AN EMPTY GATE

If you arrive in the concourse with time before boarding starts, scout out a nearby empty gate and wait there until close to the start of boarding time. Some airlines' smart phone apps notify you when boarding is starting so you can make your way to your departure gate then.

KEEP DISTANCE WHILE BOARDING

Do not crowd into the door to the jetway until your row is called and maintain 6 feet of distance from those not in your party while in the jetway and in the aisle as you reach your seat.

21 https://www.tsa.gov/sites/default/files/covid-19_infographic.pdf

UNVACCINATED AND EVEN VACCINATED TRAVELERS SHOULD

- Wear a mask in public
- Maintain social distance
- Wash your hands frequently
- Stay inside if you feel sick

ONBOARD YOUR FLIGHT

FACE MASKS ARE REQUIRED

Bring a face mask or face covering and wear it at the airport and on the plane. All U.S. and Canadian airlines require passengers to wear them. Some airlines, including American, Delta and United will ban passengers who refuse to wear them.

You can take off your face covering for a short period while you eat or drink. But make sure to put it back on when you're done. And continue to wear it inside the airport upon arrival.

Forget a mask? Many airlines and airports hand them out to travelers, and they are for sale at airport shops and in some places, vending machines.

WINDOW OR AISLE SEAT?

Sit by the window. Selecting the window seat reduces the number of people sitting around you, and you're farther from people who may walk by in the aisle. Furthermore, if you can stay seated the entire flight that reduces your risk.

OPEN THE AIR VENT

Most airborne viruses and other germs do not spread easily on flights because of how airplanes circulate and filter air.[22]

Most planes have filters that remove 99.9% of particles from the air while bringing in outside air. Keep the air vents above your seat open to improve the flow of fresh air from outside.

AT BAGGAGE CLAIM

Maintain 6 feet social distance when claiming your bag. It might be prudent to wait until most other passengers have claimed their baggage before removing yours from the belt so you can avoid the crowds.



Risk of COVID-19 exposure on planes 'virtually nonexistent' when masked, study shows

United Airlines says the risk of COVID-19 exposure onboard its aircraft is "virtually non-existent" after a study conducted with the Department of Defense[23] finds that when masks are worn there is only a 0.003% chance particles from one passenger enter the breathing space of another passenger sitting beside them.

22 https://www.usatoday.com/story/travel/columnist/cox/2020/05/07/coronavirus-jets-hepa-filters-capable-removing-particulates/5175787002/

23 https://abcnews.go.com/Politics/risk-covid-19-exposure-planes-virtually-nonexistent-masked/story?id=73616599



RENTING A CAR

If you choose to rent a car at your destination, follow these health and safety tips.

ENHANCED PROTOCOLS AND PROCEDURES

Most major rental car companies have rigorous cleaning and disinfecting protocols in place. They instruct their employees to wash, vacuum, wipe down, and sanitize vehicles after each rental with a disinfectant that meets the requirements of leading health authorities.

Curbside rentals also help reduce the spread of the virus, renters don't even have to set foot inside the rental facility.

PRECAUTIONS WHEN RENTING A CAR

- Use advance check-in online or via the rental company's smartphone app to speed the process and reduce, or eliminate, the need for person-to-person touchpoints.
- Wear a mask and respect social distancing when you pick up your car.
- Drive with the window(s) down and air vents open. This helps to keep fresh air circulating and displaces any potentially infectious airborne particles.
- If you're traveling with someone outside your household wear a mask while in the vehicle.

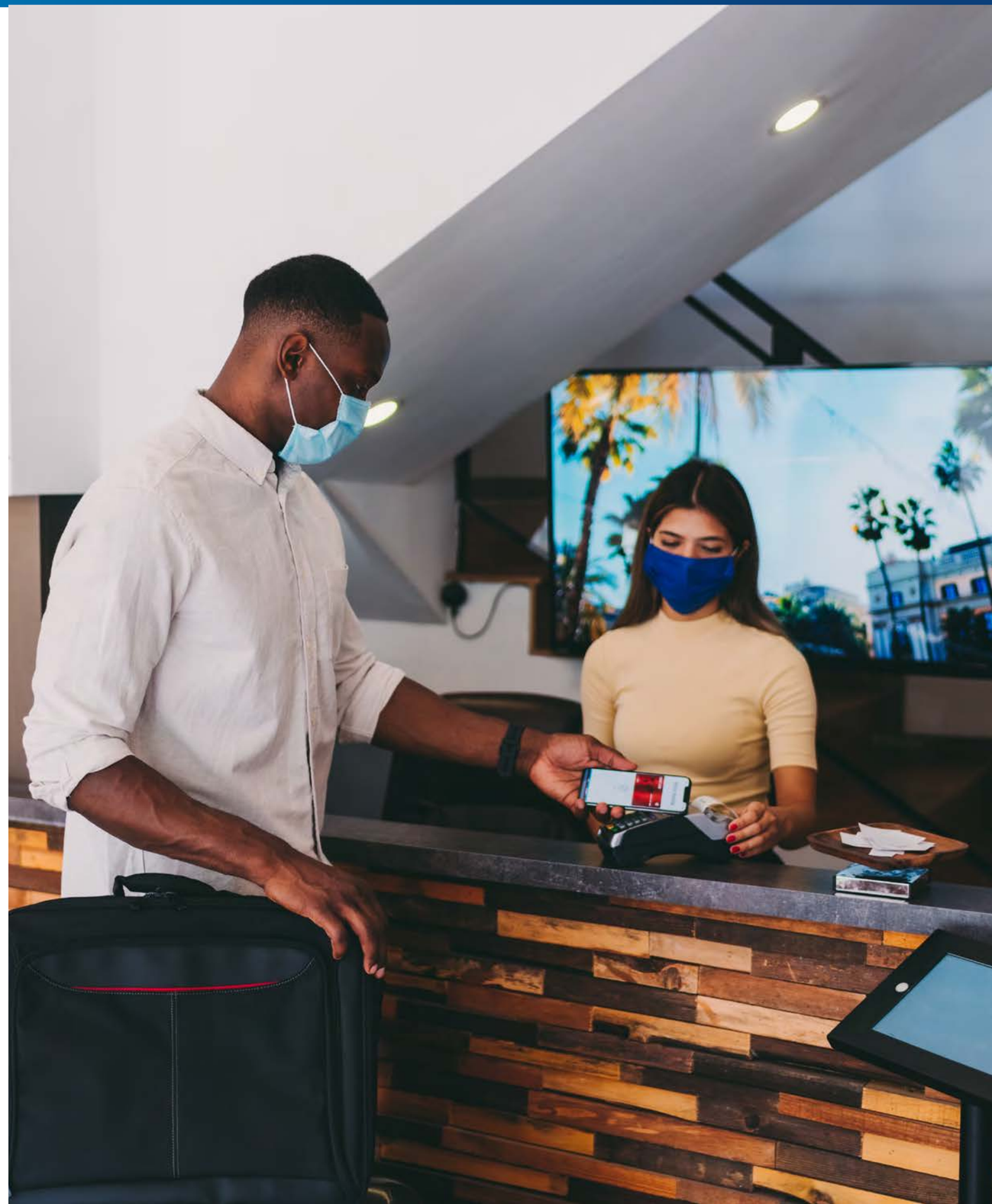
CHECKING IN AND STAYING AT YOUR HOTEL OR RESORT[24]

Hotels and resorts are changing their procedures to limit the risk of COVID-19 exposure. This includes decreased occupancy, frequent disinfecting, digital keys, 24-hour vacancy between guest departures, digital check-in and more. Your travel advisor will work with you to find the property that combines risk reduction procedures with the perfect location, price and amenities.

- Use options for online check-in, mobile room key, and contactless payment.
- Have your travel advisor verify the property's policies for requiring that all staff wear masks at work.
- Look for any extra prevention practices being implemented by the hotel, such as plexiglass barriers at check-in counters, and physical distancing signs in the lobby.
- Request contactless delivery for any room service order.
- Consider requesting housekeeping service less frequently than every day to minimize the number of different people inside your room.
- Wear a mask in the lobby and other common areas.
- Minimize use of areas that may lead to close contact (within 6 feet) with other people as much as possible, like inside lounging areas, indoor bars or restaurants, game rooms and the like. If you use saunas, spas, or salons verify that they have strict limits on occupancy and enforce both wearing of masks and social distancing. Later in this document are tips for using the beach, pools and fitness center.
- Consider taking the stairs. Otherwise wait to use the elevator until you can either ride alone or only with people from your household if at all possible. Many hotels have implemented capacity limits for elevators.

24 https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/personal-social-activities.html#hotel

DURING YOUR TRIP



BEST PRACTICES FOR BEACHES & POOLS[25]

There is no evidence that COVID-19 can be spread to people through water in pools, water playgrounds, hot tubs, lakes, the ocean or the like.

The virus is thought to spread mostly person-to-person, by respiratory droplets released when an infected person coughs, sneezes, or talks. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. Infected people can spread the virus whether or not they have symptoms.



25 https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/beaches-pools.html



Fortunately, there are several actions you can take to reduce your risk of getting or spreading the virus when you go to public swim areas, such as beaches, pools, water playgrounds, and hot tubs.

BEFORE YOU GO

- Do not go to a public swim area if you have symptoms of COVID-19, have been diagnosed with COVID-19, are waiting for COVID-19 test results, or were recently exposed to someone with COVID-19.
- Check to see if the public swim area, pool, water playground, or hot tub has steps in place to prevent the spread of the virus.
- Bring supplies that help you and others stay healthy—for example, a mask (or two, for each person, in case one gets wet), hand sanitizer with at least 60% alcohol, and paper towels.

USE SOCIAL DISTANCING IN AND OUT OF THE WATER

- Whether you're in or out of the water, stay at least 6 feet away from people you don't live with.
- Avoid crowded swim areas, beaches, pools, water playgrounds, and hot tubs where you cannot stay 6 feet away from others.

WEAR A MASK

- Wear masks when you are not in the water.
- Do not place a mask on children younger than 2 years of age or on anyone who has trouble breathing or is unconscious, incapacitated, or otherwise unable to remove the mask without help.
- Masks are especially important when physical distancing is hard.

WASH HANDS OFTEN AND AVOID SHARING ITEMS

- Wash your hands with soap and water for at least 20 seconds, especially before eating or drinking and when you arrive and leave the swim area. If soap and water are not available, use hand sanitizer with at least 60% alcohol and rub until your hands are dry.
- Hand sanitizers are not as effective when hands are visibly dirty or greasy, so wipe sand or dirt off before applying it.
- If you are not wearing your mask, make sure to cover coughs and sneezes with a tissue or inside of your elbow, throw the tissue in the trash, and wash your hands immediately, or if soap and water are not available, use hand sanitizer.

BEST PRACTICES FOR RESTAURANTS[26]

DINING AT A RESTAURANT

- Try to patronize restaurants that take reservations to minimize the time spent waiting near others in line.
- Check the restaurant's website and social media to see if they have updated their information to address any COVID-19 safety guidelines.
- Call ahead to find out if all staff are wearing masks while at work.
- Ask about options for self-parking to remove the need for valet service.

TAKE STEPS TO PROTECT YOURSELF AT THE RESTAURANT

- Maintain a social distance of 6 feet or more in any entryway, hallway, or waiting area.
- When possible, sit outside at tables spaced at least 6 feet apart from other people.
- Wear a mask as much as possible when not eating and maintain a proper social distance if you are dining with others who don't live with you.
- Wear a mask when interacting with host, wait-staff, bus staff, bartender and other employees.
- When possible, choose food and drink options that are not self-serve to limit the use of shared serving utensils, handles, buttons, or touchscreens.

CLEAN HANDS

- Wash your hands for at least 20 seconds when entering and exiting the restaurant. If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.

26 https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/personal-social-activities.html#event

DURING YOUR TRIP



PATRONIZING BARS AND CLUBS[27]

Bars and clubs present some unique challenges for those wanting to avoid venues where COVID-19 can spread more easily.

"It's really hard to wear a mask in a bar. It's hard to stay six feet apart. It's hard to constantly wash your hands and not touch surfaces other people have touched," says Dr. Thomas Tsai,[28] a professor at Harvard University's T. H. Chan School of Public Health.

These settings, he explains, tend to lead to a breakdown of the very behaviors that help prevent new infections. It's a dangerous mix: socializing in large groups, sometimes in tight spaces, and drinking, which lowers inhibitions and makes it less likely people stick to wearing masks and keeping their distance. Plus party-goers and crowds in bars and clubs end up talking loudly to be heard above the noise, which only increases the chance of spraying virus-laden particles on others, especially indoors.

While there are no guarantees, public health experts say there are some general principles and specific precautions that can guide any group gathering. Think of each measure as one more layer of protection that can minimize your risks.



27 https://www.npr.org/sections/health-shots/2020/07/03/886933158/planning-to-celebrate-the-4th-what-to-know-about-the-risks-of-parties-and-bars

28 https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/personal-social-activities.html#event

AN OUTDOOR PATIO AT A BAR IS BETTER THAN A CROWDED INDOOR GATHERING

"Outside activities are definitely safer than inside activities," says Dr. Nate Smith, president of the Association of State and Territorial Health Officials. "There are a lot of things that can be done outdoors safely."

Research shows the chance of catching the virus goes down significantly when you're outdoors.

"You get better dilution with air movement in the outdoors. Sunlight is a good inactivator of the virus," says Scott Meschke, a professor of Environmental and Occupational Health Sciences at the University of Washington.

"But, if people are outdoors and congregating together, without masks right next to each other, shoulder to shoulder, then they are still at risk," says Dr. Rachel Levine, Pennsylvania's health secretary.

MONITOR YOUR PERSONAL AIR SPACE

Speaking generates a cloud of tiny particles that can reach another person if you are near each other, especially if someone isn't wearing a mask.

Scientists don't yet understand what "dose" of the virus leads to someone becoming infected and then developing COVID-19. That depends on a variety of factors like the amount of time you spend in a space with the virus, the concentration of infectious virus in the air and how heavily you are breathing, among other things.

INDOORS? PAY ATTENTION TO VENTILATION

The close quarters of a bar, or private indoor gatherings, pose a higher risk because it's generally harder to avoid close interactions, and typically there isn't as much air flow.

Spaces without good ventilation can have tiny, aerosolized particles hanging in the room's air and possibly infecting people.

The best approach is to make the indoor environment more like the outdoor environment where we know the transmission is much lower.

That means keeping the room well ventilated and regularly refilled with an outdoor supply of air. Ask management to open the windows and turn on fans. Avoid places that are poorly ventilated where the air seems stagnant.

And, of course, always wear your mask.

HOW DO YOU WEAR A MASK WHILE DRINKING?

It's difficult to wear a mask while you're drinking and eating.

"Of course, you'll have to pull your mask down," says Dr. Rachel Levine.

Levine says do your best to leave room around yourself while you're consuming your beverages. Then mask up again as soon as you can.

AVOID NOISY VENUES

Even outdoors, try to avoid situations where people are shouting. Shouting or even talking loudly at close range can lead to more droplets being expelled. And no sing-alongs or karaoke. Singing can be a particularly potent way of spreading small droplets that contain the virus.

If you're at a bar or club where the noise levels are rising and you start to notice people shouting, it's probably time to call it a night.

HAVE PLENTY OF ALCOHOL — THE KIND FOR YOUR HANDS

If you're going out, put a mini-bottle in your pocket or purse and use it often, and especially after using the bathroom.

BATHROOMS BEWARE

Be particularly careful of public bathrooms.

First, people tend to crowd outside while waiting for their turn — keep your distance. Always wash hands carefully when you're finished. If you can, don't hang out too long in the bathroom. Flushing a toilet can release lingering clouds of coronavirus particles into the air. It's unclear whether you can actually get infected this way. Wear a mask, just to be safe.

BEST PRACTICES FOR GYMS & FITNESS CENTERS[29]

PREPARE BEFORE YOU GO

- Use options for online reservations and check-in systems when available.
- Look for any extra prevention practices being implemented by the facility, such as new plexiglass barriers, staff wearing masks, and closing of shared locker room space.
- Be prepared that locker room access may be limited to the restroom area only, prohibiting the use of shower and changing areas.

LIMIT ACTIVITY INDOORS, ESPECIALLY GROUP ACTIVITIES

- Seek facilities with outdoor space or options for virtual classes and training sessions as much as possible.
- Limit attendance at indoor group training sessions. If you do attend such a session, maintain as much distance as possible between yourself and other individuals, and use masks if they do not interfere with your activity. If you need to be indoors, open windows to increase airflow throughout the space.

USE SOCIAL DISTANCING AND LIMIT PHYSICAL CONTACT

- Maintain at least 6 feet of separation as much as possible in areas that may lead to close contact (within 6 feet) among other people, such as weight rooms, group fitness studios, pools and saunas, courts and fields, walking/running tracks, locker rooms, check-in areas, parking lots, and routes of entry and exit.

TAKE EXTRA PRECAUTIONS WITH SHARED EQUIPMENT

- Ensure equipment is clean and disinfected. Wipe down machines and equipment with disinfecting wipes and use hand sanitizer that contains at least 60% alcohol before using machines.
- Do not share items that cannot be cleaned, sanitized, or disinfected between use, such as resistance bands and weightlifting belts.

WEAR A MASK

- Wear a mask when interacting with other people to minimize the risk of transmitting the virus.
- Wearing masks is most important when physical distancing is difficult and when exercise type and intensity allows. Consider doing any vigorous-intensity exercise outside when possible and stay at least 6 feet away from others if you are unable to wear a mask.
- If possible, wear a mask when walking on an indoor track or when doing stretching or low-intensity forms of yoga indoors.

29 https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/personal-social-activities.html#gyms

DURING YOUR TRIP

VISITING PARKS AND ATTRACTIONS[30]

Parks, trails, and open spaces can provide opportunities for physical activity while also providing opportunities for a break, health, and wellness. People are encouraged to use parks, trails, and open spaces safely while following current guidance to prevent the spread of COVID-19.

REDUCING THE RISK OF SPREADING THE VIRUS THAT CAUSES COVID-19

- The risk of the virus that causes COVID-19 spreading at parks, trails, attractions and open spaces is ranked as follows, from lowest to highest:

LOWEST RISK

- Parks and trails that allow for social distancing of at least 6 feet between individuals or household groups.
- Staff and visitors stay at least 6 feet away from people they don't live with.
- Tourist attractions are open only without overcrowding and allow for social distancing of at least 6 feet between individuals or household groups.
- All staff and visitors wear masks, especially when other social distancing measures are difficult to maintain.
- Park staff clean and disinfect frequently touched surfaces and shared objects between each use.

MODERATE RISK

- Parks and trails are open with partial modifications to allow for social distancing of at least 6 feet between individuals or household groups in some areas.
- Tourist attractions are open with partial modifications and messaging to avoid overcrowding and to allow for social distancing of at least 6 feet between individuals or household groups.
- Some staff and/or visitors wear masks.
- Park staff clean and disinfect frequently touched surfaces and shared objects more than once per day, but less frequently than between each use.

HIGHEST RISK

- Parks and trails are open at full capacity with no modifications to allow for social distancing of at least 6 feet between individuals or household groups.
- Staff and visitors from different areas with varying levels of community transmission are less than 6 feet away.
- Tourist attractions are open at full capacity with no modifications or messaging to avoid overcrowding or allow for social distancing.
- No masks are worn.
- Park staff clean and disinfect frequently touched surfaces and shared objects once per day.

30 https://www.cdc.gov/coronavirus/2019-ncov/community/parks-rec/park-administrators.html

VISITING MUSEUMS AND ATTENDING LIVE PERFORMANCES

As with other activities during your vacation, it is best to avoid crowds, keep social distance from others and try to moderate your time in indoor settings with individuals beyond your own party. Many museums and live performance spaces are accommodating COVID-19 mitigation strategies so you should look to those with well delineated and enforced safety protocols.

PREPARE BEFORE YOU GO

- Call or review the organization's website to determine if occupancy limits, timed entry and social distancing is enforced among attendees.
- Find out what the least crowded days and times are and organize your visit around those times.
- Use options for online reservations and check-in systems when available.
- Determine if popular special exhibits require advance ticketing and are capacity limited.
- Many museums and concert venues have closed their coat rooms so only bring what's necessary with you.
- Similarly, some institutions have closed their cafes. If so, bring water and snacks if you plan to spend an extended time in attendance.
- Bring plenty of hand sanitizer with you.

OUTDOORS IS ALWAYS BEST

Look for museums with outdoor sculpture gardens, art fairs and temporary exhibits being held outdoors. Likewise, in good weather locations it's best to attend a concert or play being held at outdoor amphitheaters.

USE SOCIAL DISTANCING & PROPER HYGIENE INDOORS

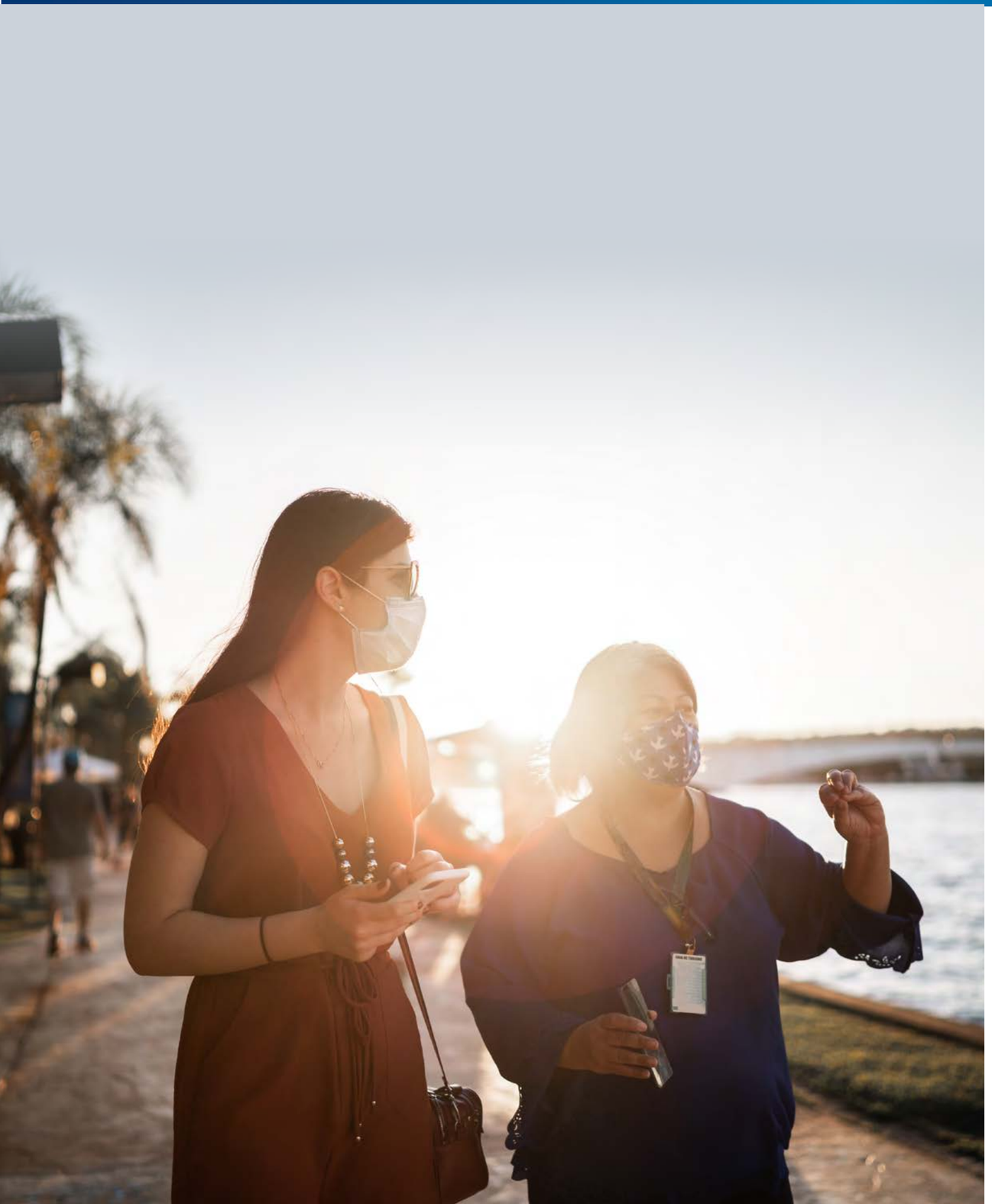
- Wash your hands or use hand sanitizer upon entering
- Maintain at least 6 feet of separation as much as possible in areas that may lead to close contact among other people, such as around famous paintings, at entrances, café counters and in line for the bathroom.
- Follow any one-way and social distance markings .
- Use the stairs instead of the elevator if you can.
- Minimize the time you spend in smaller rooms and galleries at museums.
- Wash your hands or use hand sanitizer after touching any interactive displays or kiosks.

INDOOR PLAYS & CONCERTS

Carefully consider going to an indoor play or concert since they are generally attended by a crowd of people, all at the same time, in a difficult to socially distance space. Concerts present additional risks because singing is a particularly potent way to spread droplets that can contain the virus. Furthermore, in loud concerts the attendees must shout a close distance to each other, which also helps spread the virus.

DURING YOUR TRIP





DURING YOUR TRIP

TRAVELING ON A GUIDED TOUR

We have many clients who prefer to travel "independently" and many others who like the convenience and value of traveling on a guided or escorted tour for their entire vacation.

COVID RELATED INITIATIVES

Guided tour operators work with a wide range of travel providers – hotels, restaurants, transportation, attractions and more. Given their long-term relationships with these providers and the clientele they bring them, tour operators are in a unique position to specify and verify that all the appropriate health and safety precautions are being followed.



COVID RELATED INITIATIVES THAT OUR GUIDED TOUR PARTNERS ARE TAKING INCLUDE:

- Requirement that travelers be fully vaccinated and/or proof of negative COVID-19 test shortly prior to departure.
- Pre-Departure Health Declaration Required of Travelers
- Intensive Safety Education of Tour Directors and Drivers
- Provision of Masks, Wipes, Sanitizer, Gloves and other Protective Equipment for both Travelers and Employees
- Smaller Sized Groups
- Private Group Options
- More Outdoor Dining
- Whisper Headsets to Reduce Loud Tour Commentary
- Social Distancing on Motorcoaches/Other Vehicles Enforced
- Assigned Seating in Motorcoach
- Visitation of Attractions Off Hours
- Where Possible Room Assignments on Lower Floors to Limit Elevator Use
- English Speaking Medical Care Identified in Each Locale

Finally, should a health related issue arise, tour operators have detailed protocols in place to follow.



SAILING ON A CRUISE

A cruise ship can present unique dynamics for outbreaks of infectious diseases because people spend time close together and with travelers from many countries. Depending on the cruise line, they can also be more densely populated than cities or other living situations and present challenges to social distancing.

Given this dynamic, the U.S. Centers for Disease Control (CDC) has issued more detailed protocols for ships (250 passengers and over) sailing from the U.S. than for any other travel type. These requirements specify the vaccination status of passengers and crew, ship occupancy levels, medical facility enhancements and much more. Rules and requirements for passengers varies by cruise line, point of departure, ports of call and many more variables. Your travel advisor is here to help you navigate these complex waters.

VACCINATION STATUS

Perhaps the most important post COVID change on cruise ships is the requirements for vaccination. Quite a few cruise lines, especially those in the luxury, deluxe and premium categories are requiring that all passengers be fully vaccinated. In the case of some lines, there are absolutely no exceptions to this requirement. Other lines may allow a limited number of children younger than the age eligible for vaccination onboard with the proof of a negative COVID-19 test result taken shortly before boarding. For these unvaccinated passengers the wearing of masks are required in certain indoor venues.

Still other cruise lines are letting aboard a limited number of unvaccinated adults (in addition to unvaccinated children) with various requirements not applicable to vaccinated passengers. These requirements may include more frequent testing, done at the passenger's expense, mask requirements and certain venues on the ship being inaccessible for them.

Finally, some river cruise lines may not require vaccination but instead rely on the specific requirements of the countries where the cruise will be calling.

As of this writing, most cruise lines have requirements that passengers upload vaccination and testing documents to their app and also may ask for the original paper documents to be presented as part of the pre-departure check-in process.

CDC RECOMMENDATIONS FOR CRUISERS [31]

The CDC recommends the following precautions for those taking a cruise:

BEFORE YOU TRAVEL:

- Get fully vaccinated against COVID-19.
- Get tested with a COVID-19 viral test 1–3 days before your departure, even if you are fully vaccinated. (NOTE: Many cruise lines also require this). If you test positive, isolate and postpone your trip until you test negative.
- Get travel insurance. Make sure you have a plan to get care overseas, in case you need it. Consider buying additional insurance that covers health care and emergency evacuation, especially if you will be traveling to remote areas.



WHILE YOU ARE TRAVELING:

- Stay at least 6 feet/2 meters (about 2 arm lengths) from anyone who is not traveling with you. It's important to do this everywhere—both indoors and outdoors—if you are not fully vaccinated.
- Wear a mask to keep your nose and mouth covered when you are in shared spaces. Wearing a mask is not required while outdoors.
- Wash your hands often or use hand sanitizer (with at least 60% alcohol).
- Avoid contact with anyone who is sick.
- Avoid touching your eyes, nose, and mouth.
- If you have symptoms of COVID-19, stay in your cabin, and notify the onboard medical center immediately.

ADDITIONAL POST COVID CHANGES ABOARD CRUISE SHIPS

Experienced cruises may find the experience enhanced with one or more of these changes:

- The buffet hasn't gone away, it's just served for you by ship crew rather than self-service.
- Other eating venues may have fewer tables to maintain appropriate distance between parties.
- Theaters may have chairs designated as off limits to encourage social distancing. Similarly pool deck chairs may be off limits or spread out for social distancing.
- Fitness facilities and spa usage may be by timed entry only.
- Medical facilities have been expanded and upgraded. A special area of the ship is designated for any passengers who test positive until the next port is reached.
- In certain ports you may be allowed off the ship only when taking one of the ships own shore excursions.
- Testing will be provided by the cruise line for all vaccinated passenger just prior to the end of the cruise and in connection with port calls as required by the locality

31 https://wwwnc.cdc.gov/travel/notices/covid-3/coronavirus-cruise-ship

ATTENDING AN EVENT OR GATHERING[32]

PREPARE BEFORE YOU GO

- Stay in your room if you have been diagnosed with COVID-19 (symptoms of COVID-19), if you are waiting for COVID-19 test results, or may have been exposed to someone with COVID-19.
- Check with the organizer or event venue for updated information about any COVID-19 safety guidelines and if they have steps in place to prevent the spread of the virus.
- Prioritize attending outdoor activities over indoor activities.
- Bring your mask, hand sanitizer with at least 60% alcohol, and drinking water.

USE SOCIAL DISTANCING AND LIMIT PHYSICAL CONTACT

- Maintain a distance of at least 6 feet or more from people who don't live in your household. Be particularly mindful in areas where it may harder to keep this distance, such as check-in areas, parking lots, and routes of entry and exit.
- Select seating or determine where to stand based on the ability to keep 6 feet of space from people who don't live in your household, including if you will be eating or drinking.
- Arrive to the event early or at off-peak times to avoid crowding and congested areas.
- Avoid using restroom facilities or concession areas at high traffic times, such as intermission, half-time, or immediately at the end of the event.

WEAR MASKS

- Wear a mask when interacting with other people to minimize the risk of transmitting the virus.
- Wearing masks is most important when social distancing is difficult.
- Masks are strongly encouraged in settings where individuals might raise their voices, such as shouting, chanting, or singing.

LIMIT CONTACT WITH COMMONLY TOUCHED SURFACES OR SHARED ITEMS

- Avoid any self-serve food or drink options, such as buffets, salad bars, and condiment or drink stations. Use grab-and-go meal options, if available.
- Use disposable food service items including utensils and dishes, if available.
- Wash your hands with soap and water for at least 20 seconds or use hand sanitizer immediately before eating food.

32 https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/personal-social-activities.html

DURING YOUR TRIP





DURING YOUR TRIP

HEALTH RESOURCES WHILE ON YOUR TRIP[33]

The level and availability of medical care around the world varies from country to country and even within countries. Before going abroad, travelers should consider how they will access health care during their trip should a medical problem or emergency arise. Those likely to need health care should research and identify potential health care providers and facilities at their destination. Dialysis patients, for example, need to arrange appointments in advance at a site with appropriate equipment. Pregnant travelers should know the names and locations of reliable obstetrical medical centers. More choices are generally available in urban areas than in rural or remote areas.

Travelers, particularly those with preexisting or complicated medical issues, should know the names of their condition(s), any allergies, their blood type, and current medications (including generic names), ideally in the local language. **They should carry copies of prescriptions, including for glasses and contact lenses, and wear medical identification jewelry (such as a MedicAlert bracelet), as appropriate.**

Any number of mobile applications enable travelers to download their medical records, medications, electrocardiogram, and other information so that they are accessible when needed. Examples include Health for Apple IOS and Health App for Android operating systems.

The following list of resources can help international travelers identify health care providers and facilities around the world. Both your medical insurance provider and the front desk at your accommodations are likely a good resource for local, qualified health care providers.

- The nearest U.S. embassy or consulate can help travelers locate medical services and notify friends, family, or employer of an emergency. They are available for emergencies 24 hours a day, 7 days a week, overseas and in Washington, DC (888-407-4747 or 202-501-4444).
- The nearest Canadian embassy or consulate can be found here.
- The International Association for Medical Assistance to Travelers maintains a network of physicians, hospitals, and clinics that have agreed to provide care to members. Membership is free, although you must make a minimum donation of $5 USD to access the directory of English speaking medical professionals located in 360 cities worldwide. Search for clinics at www.iamat.org/medical-directory.

33 https://wwwnc.cdc.gov/travel/page/getting-health-care-abroad

RETURNING HOME AFTER INTERNATIONAL TRAVEL [34]

GET TESTED & TAKE PRECAUTIONS AFTER YOUR FLIGHT

A negative test does not mean that you were not exposed; you can still develop COVID-19. Watch for symptoms for 14 days after travel, immediately isolate yourself if you develop symptoms, and learn what to do if you are sick.

If your test is positive for COVID-19, immediately isolate yourself and follow public health recommendations. **Do not travel until it is safe for you to be around others; this includes your return trip home.**

You may have been exposed to COVID-19 on your travels. You may feel well and not have any symptoms, but you can be contagious without symptoms and spread the virus to others. You and your travel companions (including children) pose a risk to your family, friends, and community for 14 days after you were exposed to the virus.

Regardless of where you traveled or what you did during your trip, take these actions to protect others from getting COVID-19 for 14 days after travel:

- Stay at least 6 feet/2 meters (about 2 arm lengths) from anyone who did not travel with you, particularly in crowded areas. It's important to do this everywhere — both indoors and outdoors.
- Wear a mask to keep your nose and mouth covered when you are in shared spaces outside of your home, including when using public transportation.
- If there are people in the household who did not travel with you, wear a mask and ask everyone in the household to wear masks in shared spaces inside your home.
- Wash your hands often or use hand sanitizer with at least 60% alcohol.
- Watch your health: Look for symptoms of COVID-19, and take your temperature if you feel sick.

Always follow state, provincial and local recommendations or requirements related to travel.

34 https://www.cdc.gov/coronavirus/2019-ncov/travelers/testing-air-travel.html

IMPORTANT

There are requirements for testing of passengers returning to Canada and the United States from any international city. Please see details in the Getting Tested for COVID-19 section earlier in this guide and work with your travel advisor on a testing plan before you start your vacation.

UNVACCINATED AND EVEN VACCINATED TRAVELERS SHOULD

- Wear a mask in public
- Maintain social distance
- Wash your hands frequently
- Stay inside if you feel sick

AFTER YOUR TRIP





HELPFUL RESOURCES

GOVERNMENT & ACADEMIC RESOURCES:

Johns Hopkins Coronavirus Resource Center: New Cases by Destination

CDC Travel Resources Center

NY Times Worldwide 14 Day Trending Case Count

U.S. Department of State International Traveler Resources

Government of Canada COVID-19 Resources

Entry Restrictions and Requirements by Country

AAA State & Province Entry Restrictions

Government of Canada Travel Advisories

CDC COVID 19 Symptoms list and when to seek medical care from CDC

Abbott Labs BinaxNOW at Home Antigen Test

WHO COVID FAQs