

## COVID-19 and Upcoming Tours

The impact of COVID-19 on upcoming BAC tours is unknown. This is an emerging, rapidly evolving situation that changes daily. No one knows how it will evolve or how long it will last. As of March 9, 2020, the World Health Organization was reporting approximately 110,000 confirmed cases worldwide and over 3,800 deaths. The US State Department has issued “Do not travel” (Level 4) and “Reconsider travel” (Level 3) for three countries as a direct result of COVID-19: China (Level 4), South Korea (Level 3), and Italy (Level 3 generally, Level 4 in the north). A “do not travel” advisory already existed for Iran due to security concerns. The State Department is also now advising that US citizens, particularly travellers with underlying health conditions, should not travel by cruise ship.

The Center for Disease Control and Protection (CDC) advises *“people with underlying conditions such as heart disease, chronic lung disease, diabetes, and other conditions that cause suppression of immune system particularly among the older adults, are at a high risk of serious disease if infected with the novel coronavirus. To best protect these vulnerable individuals, we recommend that such individuals avoid situations that increase their risk of acquiring infections. This entails avoiding crowded places, avoiding non-essential travel such as long plane trips, and especially avoiding embarking on cruise ships.”*

No one knows how long this situation will last. Many airlines are permitting customers to make one time changes to travel plans without a fee through April 30, 2020 if the travel includes a location in northern Italy. Delta Airlines has extended this offer for all locations in Italy through May 31, 2020. We, therefore, encourage club members who are scheduled for upcoming trips to be patient and as flexible as possible. We remain hopeful that the efforts of public health officials and governments will bring the spread under control and travel to affected destinations will once again be recommended.

The Board is encouraging ride leaders to hold off as long as possible before deciding to cancel or reschedule a tour (i.e., no cancellations more than thirty days before the scheduled start date of the tour). We have also asked them to contact their suppliers (e.g., hotels, restaurants, transportation companies, tour operators, etc.) to determine what costs can be recouped if it becomes necessary to cancel. It is quite possible that ride leaders won't be able to recoup all the costs that they have already incurred for items such as non-refundable deposits, printing and mailing of maps and cue sheets, etc. if a tour is cancelled. These costs will be shared amongst the participants and deducted from the payments you have made to BAC for the tour before any refund is sent to you.

Other than being patient, what can you do?

- If you are a US resident, unless you have “cancel for any cause” coverage that was in place before January 21, 2020, your trip cancellation insurance won't cover this situation. You will be out of pocket for whatever is not refunded from the payments to BAC and potentially for other arrangements that you have made, depending on the

cancellation provisions associated with them. If you are a resident of Canada, your trip cancellation insurance may provide coverage up to some maximum (e.g. \$2,500 Canadian/person) if the Canadian government issues a Level 3 or higher warning for a country included in your travel plans.

- Check with your airline and/or travel agency about what penalties if any will be levied if you rebook or cancel your airline ticket, additional hotel rooms, etc.

If your trip proceeds and you decide to go on it, the insurance policy that BAC has that covers members on BAC tours outside the United States and a member's home country, will pay **medical expenses** related to COVID-19 diagnosed during a tour and incurred either in a hospital or other location in which a member may be quarantined. The policy, however, doesn't cover any other expenses related to the quarantine (hotel expenses, lodging, food expenses, etc.) The policy also contains Emergency Medical Evacuation coverage. Local procedures or regulations as well as those of the United States, may or may not permit evacuation of an individual diagnosed with COVID-19.

The BAC Board will continue to monitor this situation and expects to have regular communication with our ride leaders and members. A teleconference is scheduled for March 11<sup>th</sup> with ride leaders. The Board does not want club members unnecessarily exposed to serious health risks. The ultimate decision to cancel a tour will be left up to the ride leaders. The Board will, if necessary, work with ride leaders to find a new leader if the currently scheduled ride leader doesn't want to proceed and a Level 3 or higher travel advisory has not been issued. Any tours for which new leaders can't be found will be cancelled.

At the end of the day only you can decide whether you still want to travel given the COVID-19 outbreak. We will try to provide you as much information as possible so that this can be as informed a decision as possible.

Additional information on the situation is available from

- World Health Organization (<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>)
- Center for Disease Control and Protection (<https://www.cdc.gov/coronavirus/2019-ncov/index.html>)
- United States Department of State (<https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>) for the most recent travel advisories

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