

Coronavirus travel advice: our consumer champion explains your rights

## Should I Take That Trip? Your Coronavirus Outbreak Travel Questions, Answered

# • Can I cancel a trip that I've booked out of fear of the coronavirus?

You can always cancel your trip, but whether or not you will receive a full or partial refund depends on if you purchased a refundable ticket or package, and your specific insurance policy.

Refundable airline tickets are more expensive than non-refundable ones but are a good idea if you're unsure or apprehensive about your travel plans. Some airline will still charge a cancellation or change fee and/or there may be a strict cancellation policy meaning that there is a window of time within which you need to cancel your flight to receive a refund. The particulars depend on the airline and chances are that if you're a frequent flyer with a lot of accrued miles, you will receive more leniency. Most flights are fully refundable if you cancel within 24 hours of the initial booking.

Regular travel insurance may not cover cancellation due to the coronavirus outbreak because it is now considered a known and foreseeable event. However, some insurance providers are making exceptions. Be sure to enquire with your provider about the extent of your coverage during this time.

For instance, all TIC policyholders are fully covered for emergency medical and related expenses should the traveller contract the coronavirus on their trip. For full coverage in the event of flight cancellations or travel bans by country or global authorities, you will need to be on one of TIC's Leisure Comprehensive or Business plans. You can find out more about TIC's terms concerning coronavirus <a href="https://example.com/here/">here</a>.

If you have purchased a 'cancel for any reason' (CFAR) insurance policy within a couple of weeks from the time you booked your trip or made the initial deposit, then you may be covered for up to 75% of your costs.

## • Cancellation vs Delaying travel Plans

We strongly urge ASATA members to encourage travellers to defer their travel plans instead of cancelling them outright. Corporate and leisure travel has been disrupted by many other crises in the past and always returned to normal, notwithstanding ash clouds, SARS, terrorist attacks, etc. By delaying their travel, the financial impact on the traveller is much lower than if the decision is taken to simply cancel travel plans based on a disinclination to travel. In most cases, the World Health Organization has confirmed there is a low risk associated with travel, while suppliers and destinations have also not announced cancellation waivers or travel bans, which would mean that the traveller's disinclination to travel and decision to cancel will incur heavy penalties.

## How do I pick a travel insurance policy?

Travel insurance policies will differ based on factors such as your age, the length of your trip, and what you want to be covered. A standard insurance policy may cover cancellation for events such as the sudden bankruptcy of a travel company, unexpected illness, or a natural disaster or unrest in the destination. However, once an event has unfolded, such as the current coronavirus outbreak, it is considered a known or foreseeable event and is no longer covered by most travel insurance policies.

Some travel insurance providers consider the current coronavirus outbreak to be a known event as of 21 January 2020. In this case, if you purchased travel insurance before this date, you will be covered for disruptions resulting from the outbreak; you will not be covered if you bought insurance after this date.



The exception is 'cancel for any reason' (CFAR) insurance. This is usually available as an optional upgrade to a standard travel insurance plan and may cost up to 50% more than a standard plan. It typically needs to be purchased within one to three weeks from the time you booked your trip or made the initial deposit, and you must cancel your travel 48 hours prior to departure. Often available in two tiers, CFAR insurance can cover you for 50-75% of your total travel costs.

Know that there is no-size-fits-all travel insurance plan and whichever you choose, be sure to read the full insurance contract before buying to check whether it applies to "worst-case scenarios," such as illness or flight disruptions.

# . What if I booked a flight and want to reschedule it?

Leniency in rescheduling your flight will depend on the airline, route, and travel dates. Many airlines – including Delta, United, Lufthansa, Air France, and KLM, amongst others – have been relaxing change and cancellation terms. However, each airline's policy is different – ranging from widespread fee-waiver policies to the more measured approach of fee waivers only for those flights to heavily affected areas (e.g. China, Hong Kong, South Korea, and Italy), depending on the dates of their original flight. Applicable dates may vary for each region.

Depending on the airline and circumstances, you may be entitled to a full refund or voucher in the full amount of your airfare, or be able to postpone your travel at no additional charge.

You need to check with your specific airline carrier for their current terms. If your purchase falls outside of this, you should still enquire, explain your situation, and ask for an exception. There's no guarantee, but many airlines are trying to be understanding and work with customers during this time.

# • What if I want to end my trip early, say, because the outbreak has spread to the country in which I'm currently travelling?

Unless there is an official travel ban in the country in which you're travelling, issued by national or global authorities, you will not be covered by standard travel insurance if you wish to end your trip early. Only if you have purchased a 'cancel for any reason' (CFAR) policy will you recover some of the initial cost of the trip or, in some cases, receive support for the cost of returning to your home country.

If the coronavirus outbreak has spread to a destination during the course of the trip, it is advised that you contact both your insurance and travel providers (i.e. airline, tour operator, agent, etc.) to discuss your best course of action.

# Is international travel riskier to your health than domestic travel?

International travel does not necessarily pose a greater risk than domestic travel at the moment. It depends on the country and the individual traveller.

The <u>World Health Organisation recommends</u> that "it is prudent for travellers who are sick to delay or avoid travel to affected areas, in particular for elderly travellers and people with chronic diseases or underlying health conditions."

Affected areas that are higher risk are considered those countries, provinces, territories, or cities experiencing ongoing transmission of the virus that causes COVID-19, in contrast to areas reporting only imported cases. For the time being, individuals should avoid non-essential travel to Wuhan Province in China, South Korea, Northern Italy, and Iran.



Before travelling either internationally or domestically, equip yourself with accurate information from reputable sources – including <u>World Health Organization (WHO)</u>, <u>International SOS</u>, and local health and travel authorities in the destination. In South Africa, reliable sources of information include <u>National Institute of Communicable Diseases (NICD)</u>, <u>Association of Southern African Travel Agents (ASATA)</u> and <u>Southern Africa Tourism Services Association (SATSA)</u>.

International SOS is keeping an up-to-date <u>map of travel restrictions</u>, <u>flight operations and screening</u> that will help you make informed decisions when it comes to considering international travel during this time.

• Since the virus is already out there, should I avoid plane travel just to be safe? After all, when you fly, aren't you breathing in recycled air?

It is important to know that the new coronavirus, COVID-19, is not airborne, and thus, not likely to be spread by breathing in recirculated air on a flight. Furthermore, most aeroplanes are fitted with HEPA air filters that are very effective at purifying the cabin air.

COVID-19 is transmitted through small droplets from the nose or mouth that are spread when a person with the virus coughs, sneezes, or exhales. It is possible to inhale these droplets if you are in close proximity with someone who is sick, or if you touch surfaces where these droplets have landed and then touch your eyes, nose, or mouth.

On a flight, you should be vigilant about precautions such as washing your hands frequently, with an alcohol-based hand rub or soap and water, coughing into your elbow and trying not to touch your eyes, nose, and mouth.

While it is not certain how long the virus that causes COVID-19 survives on surfaces, WHO recommends cleaning surfaces around you using a simple disinfectant – alcohol-based wipes may work best on a flight for disinfecting your tray table or seat belt buckle. The United States' Centers for Disease Control and Prevention (CDC) suggest using a hand sanitiser with at least 60% alcohol content.

Many airlines are also enhancing their cleaning and disinfection procedures in response to the COVID-19 outbreak. <u>Emirates</u>, for example, is conducting a comprehensive wipe down of all surfaces with an approved, eco-friendly chemical proven to not only kill viruses and bacteria but also provide a long-lasting protective coating against new contamination.

Most importantly, if you experience fever, cough or difficulty breathing, you are advised to stay at home, seek medical attention and call in advance. Follow the directions of your local health authority.

What measures does South Africa have in place to deal with the spread of COVID-19?

South Africa's government is currently implementing a formal, inter-sectoral plan to ensure the country's readiness, optimisation of resources and capability in dealing with COVID-19. This includes a countrywide network of health facilities, the National Health Laboratory Service (NHLS) which can perform diagnostic testing, and the National Institute for Communicable Diseases (NICD) with its highly qualified staff, extensive sophisticated laboratory systems and emergency operations centre.

If a suspected case is identified, procedures are in place for case isolation and management as well as rapid specimen collection and transport so that a diagnosis can quickly be made. Suspected cases will be managed at designated hospitals with isolation facilities. Protocols are in place for the follow-up of case contacts to ensure that the virus does not spread. (NICD)



Professor Cheryl Cole, Head For Respiratory Diseases and Meningitis at NICD, confirms that guidelines outlining all procedures and protocols have been released and widely distributed to healthcare workers in both the private and public sector, as well as to staff at all ports of entry where fever screening and other measures are in place.

A robust health system for the control of infectious diseases and greater awareness, combined with coordination, collaboration, and additional time to prepare, will be advantageous for South Africa to manage the spread of COVID-19.

## Does South Africa have facilities to deal with the virus that causes COVID-19?

Healthcare facilities and workers in South Africa are prepared to deal with the virus that causes COVID-19. The National Institute for Communicable Diseases (NICD) has released and widely distributed guidelines to healthcare workers in both the private and public sectors. These guidelines outline all procedures and protocols, including how to rapidly identify a possible case, isolate a patient, take the correct samples, and transport the samples to the NICD for confirmation of the diagnosis. There is a set of technical resources available on the NICD's website that healthcare facilities and workers can easily access.

South Africa has designated facilities for the management of COVID-19 that are best equipped for aseptic and isolation chain or care. Across South Africa, there are currently ten designated facilities prepared to treat coronavirus patients:

Western Cape: Tygerberg Hospital

o Gauteng: Charlotte Maxeke Hospital and Steve Biko Hospital

o Limpopo: Polokwane Hospital

Mpumalanga: Rob Ferreira Hospital

KwaZulu-Natal: Grey's Hospital

North West: Klerksdorp Hospital

o Free State: Pelonomi Hospital

Northern Cape: Kimberley Hospital

o Eastern Cape: Livingston Hospital

All personnel at these facilities are correctly trained and capable of implementing infection control procedures. In addition to these designated facilities, several other health centres are prepared for COVID-19 screening.

The NICD urges people who experience symptoms, to not go directly to a health facility. To avoid spreading the disease, call the NICD hotline number 080 002 9999. They will advise you on what to do and where you can get the required assistance.

Currently, the government is also sourcing suitable accommodation facilities for the quarantine of repatriated South African citizens returning from Wuhan, China. These facilities are in remote areas with adequate security measures to ensure the health and safety of nearby communities.

## Are there any travel restrictions in South Africa at the moment?

At this time, South Africa has no travel restrictions, bans, or quarantine procedures (apart from those put in place for suspected and confirmed cases, as well as for repatriated South African citizens returning from Wuhan, China)



All ports of entry are equipped with infrared thermometers and health personnel for screening passengers. Inbound international arrivals may be subject to an in-flight inspection and/or questionnaire. Some domestic flights may also experience these measures.

As long as you cooperate with the port and health authorities, you will not be denied entry simply because you are arriving from a certain country or affected area.

International SOS is keeping an up-to-date <u>map of travel restrictions</u>, <u>flight operations and screening</u>. The Department of Health and National Institute for Communicable Diseases (NICD) in South Africa are monitoring the situation closely, should measures need to be increased.

 What are our border measures in place? Feedback is that there are two checks, one on the plane before disembarking and another in the airport. We got given video and photo footage.

Health Minister Dr Zweli Mkhize confirmed that all South African ports of entry are screening people arriving from outside South Africa, as well as on some domestic flights. Measures may differ from port to port or depend on the country from which you're arriving, but include a combination of fever screening using infrared thermometers, in-flight inspections, and questionnaires. Travellers are advised to cooperate fully with port and health authorities.

 Where can I find the most up-to-date, accurate information about the spread of the virus that causes COVID-19?

Keep updated by following reputable national and global authorities – including <u>World Health</u> <u>Organization (WHO)</u> and <u>International SOS</u>. In South Africa, reliable sources of information include <u>National Institute of Communicable Diseases (NICD)</u>, <u>Association of Southern African Travel Agents (ASATA)</u> and <u>Southern Africa Tourism Services Association (SATSA)</u>.

International SOS is keeping an up-to-date <u>map of travel restrictions</u>, <u>flight operations and screening</u> that will help you make informed decisions when it comes to considering international travel during this time.

More than ever, it is important to remain calm and not give credence to fake news, unverified information or social media stories that may lead to unnecessary panic. WHO has a page on its website dedicated to dispelling common myths concerning COVID-19.

 What guidelines should hotels be following in terms of precautionary measures and equipment?

Hotels and hospitality staff should follow and promote amongst guests the precautionary measures recommended by WHO and NCID, including:

- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitiser.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- o Avoid close contact with people who are sick.
- o Stay at home when you are sick and try and keep distance from others at home.
- Cover your cough or sneeze with a flexed elbow or a tissue, then throw the tissue in the bin
- Clean and disinfect frequently touched objects and surfaces.



 Avoid contact with farm or wild animals (alive or dead), animal markets, and products that come from animals (such as uncooked meat).

Special equipment is not required unless there is a suspected or confirmed case identified in the hotel.

## What products are recommended to sanitise the interior of vehicles?

While it is not certain how long the new coronavirus survives on surfaces, WHO reports that using a simple disinfectant to clean the surfaces around you will kill the virus that causes COVID-19. Alcoholbased wipes will also sanitise surfaces in vehicles or on a flight and are easy to keep on-hand. The United States' Centers for Disease Control and Prevention (CDC) suggest using a sanitiser with at least 60% alcohol content.

## How can I educate my staff to be coronavirus savvy?

Educate your staff using only the most up-to-date and verified information from reputable sources – including World Health Organization (WHO), National Institute of Communicable Diseases (NICD), Association of Southern African Travel Agents (ASATA), Southern Africa Tourism Services Association (SATSA) and International SOS.

Ensure that your staff are aware of the WHO and NICD recommended advice on preventing infection:

- Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitiser.
- o Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay at home when you are sick and try and keep distance from others at home.
- Cover your cough or sneeze with a flexed elbow or a tissue, then throw the tissue in the
- o Clean and disinfect frequently touched objects and surfaces.
- Avoid contact with farm or wild animals (alive or dead), animal markets, and products that come from animals (such as uncooked meat).

If a client or guest exhibits symptoms associated with COVID-19, you should immediately phone the NICD hotline number 080 002 9999 to receive advice on what to do what where to seek the best assistance.