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## TRAVEL TALK: TRAVEL AND THE CORONA VIRUS

by Chase Binder

We're all thinking about it – the corona virus. How bad will it get? Will there be widespread quarantines? How will it affect my current or future travel?

While there's a tremendous amount we don't know, there are a few things about the potential travel impact that we can talk about—given the obvious caveat of timing. I am writing this in very early March for a mid-March publication date. Who knows what will have happened in those few weeks?

First, let's look at flying. Most people going pretty much anywhere begin their travel with a flight. What happens if the corona virus has impacted your destination? If you've ponied up for refundable tickets, you'll be fine - though check the fine print. If you're flying on Southwest Airlines, you'll probably be fine. You generally can re-book/ re-use your ticket within the next year with no change fee it's been company policy for years, though it now has a few restrictions.

If you have non-refundable international flights booked within the next few weeks to an affected area that the State Department or the CDC has tagged (visit travel. state.gov and cdc.gov), you might find that your flights have been cancelled by the airline, in which case the airline will likely offer refunds (money back) or rebooking to the same or another destination in the future with no change fee (and also no money back). Often this airline policy will be time-limited—like waiving change fees for rebooking flights in the face of a severe storm. They will waive fees for a few days—or perhaps weeks in the case of the corona virus. But it will vary among airlines, so call and check. The key with getting anything back on nonrefundable tickets is letting the airline make the offer-if you just say you're nervous about flying to a destination that is not tagged, you may have a harder time. Check the website of your airline to see how they are dealing with the situations—look for a tab or button that says "Travel Alerts" and note that you may have to scroll down to find it. Each airline has their own set of conditions/restrictions, and they are often extensive.



**Chase Binder** 

If you have non-refundable domestic tickets on airlines other than Southwest, you might or might not be in luck. A friend just texted that she cancelled a trip to San Antonio on Delta the morning of her flight and was given no-fee re-booking privileges for one year. She told them her San Antonio conference had fallen apart due to reports of corona virus there and that was it. As I write this, I have yet to find a domestic airline that is announcing corona virus travel alerts for US destinations – but it's worth a call.

If you have non-refundable international flights a few months out—as we do to Florence, Italy at the end of May – you can just keep calm and carry on. Our flights have been booked and paid for since September. We are hoping that the virus will be under control by then. I am monitoring the airline website as well as the State Department and CDC websites and, of course, following the news. The further out your flights are, the less I would worry.

Now, what about the vacation itself? If you've done FIT (Foreign Independent Travel) and booked your hotels directly yourself, as Bud and I normally do on road trips, you'll very likely be able to cancel with no penalty or fee and get any deposit back. If you've booked with a tour group like Abercrombie & Kent, Collette or others, you might find they are cancelling trips to affected areas coming up in the next few months. If they are the ones cancelling, you will likely have some options - refund, re-booking at a later date, changing destination.

Keep in close touch with your tour company.

If you've booked a villa, as we have for our trip to Tuscany, you'll have some choices according to their cancellation fee protocols. These vary among booking platforms like Homeaway. com, VRBO.com and more direct/local platforms like the one we used to book our Italy trip. You can often cancel around 60 days out and get your deposit back. We did not buy travel insurance, though the villa does have a lengthy rider in the contract including a "force majeure" clause—more about that in a bit. The villa was paid for using our Jet Blue credit card, which carries some limited travel insurance.

So...what about travel insurance? If you've bought it (Bud and I normally do not), are you covered in the case of a pandemic? Probably not. Most travel insurance policies exclude events like war, pandemics, etc. One of the

best sources is insuremytrip.com (their call center also has very knowledgeable agents), which details travel insurance options extensively, including "cancel for any reason" insurance—which actually has a number of restrictions/conditions and will often cover just 50-75% of the cost.

But back to our villa in Italy...which has a "force majeure" clause in the rental contract, meaning that if there is an event that is outside of the control of the company (in theory, a pandemic resulting in the closing of Italy) that prevents the company from performing, we could well have some options for a refund or a re-booking. Or not.

Of course, I am not a doctor or a lawyer. What I am is an optimist. Bud and I were in Southeast Asia a few months after the Bird Flu event. We toured Egypt shortly after the Arab Spring. Both trips were fabulous. We are fully intending to enjoy Tuscany in late May.



## An Evening Down Under

**Travel Show** 

Tuesday April 14 6:00pm

AAA Travel 48 Fort Eddy Rd Concord



Join AAA Travel and Tauck Tours for an evening exploring Australia and New Zealand. Explore the diverse wonders of the lands "down under." From the Great Barrier Reef to the Sydney Opera House to the jade green glacial rivers and thundering waterfalls of New Zealand, AAA Travel can help cross these spectacular destinations off your

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bucket list!