



# FAQ on Coronavirus 2019-nCoV from BF&M



Coronaviruses are a large family of viruses that can cause a number of respiratory illnesses ranging from minor colds to more complicated infections attacking the respiratory system, like pneumonia. The novel (new) coronavirus, which first emerged in December 2019, in Wuhan, China, is also known as 2019-nCoV.

This new virus was originally transmitted from animals to humans, infecting a number of individuals who had attended an animal and seafood market in Wuhan. The disease has since spread to family members of these individuals and to healthcare givers. There are now many cases in China, and the virus has now begun to spread to a number of other countries.

## NOVEL CORONAVIRUS AND BF&M COVERAGE

### Does my BF&M travel policy cover me if I decide not to travel due to the novel coronavirus?

The cancellation section of our travel policy only covers illness or death of the insured, travel companions, or someone in their immediate family. It does not cover the decision to cancel your travel if you or your immediate family are not ill.

### If I am overseas and get sick from the novel coronavirus, does my travel policy cover this?

Yes, if you have trip cancellation insurance, then any extra expenses or lost ticket purchases will be covered up to the limits of the policy that you purchased if you fall ill during your trip. In addition, as part of your travel insurance, you can also purchase medical expenses coverage up to a maximum limit of \$5,000. This medical coverage is not meant to replace major medical health insurance and it is recommended that you have robust health insurance coverage when you travel.

### What does BF&M health insurance cover if I travel overseas and become sick from the novel coronavirus?

BF&M health insurance plans offer comprehensive Major Medical coverage for medical emergencies and illness when traveling

overseas. Information about your health plan can be found on the BF&M website at [www.bfm.bm](http://www.bfm.bm) or via BF&M online member portal (MESA) at [health.bfm.bm](http://health.bfm.bm).

### If I am overseas and become sick, what should I do?

If you take ill while overseas, go to the nearest hospital or medical facility to receive medical treatment. Contact BF&M's 24/7 Overseas Nurse Case Management Team at +1 877 236-2338 (toll free), +1 519 251-5185 (collect), or via email at [careoverseas@bfm.bm](mailto:careoverseas@bfm.bm). The case management team will work with you and your medical facility to provide coverage determinations in accordance with your health plan, and to arrange any claims billing on your behalf. In the rare instances where a foreign country will not work with international insurance companies, you may be asked to pay up front and submit your claim to BF&M subsequently.

### What if I am quarantined at home/hotel, will my health insurance cover at home or telemedicine care?

If you are quarantined, your Major Medical plan offers coverage for home or telemedicine care. You can contact the 24/7 Overseas Nurse Case Management Team at +1 877 236-2338 (toll free), +1 519 251-5185 (collect), or via email at [careoverseas@bfm.bm](mailto:careoverseas@bfm.bm) for assistance.

**The BF&M difference? Insurance the way it should be.**

Have questions or need more information? Please call +1 441 295 5566 or email [bfm@bfm.bm](mailto:bfm@bfm.bm)



## GENERAL INFORMATION ON NOVEL CORONAVIRUS

### How do people get infected by 2019-nCoV?

In general, respiratory viruses are transmitted through droplets deposited in the air through an infected person coughing and sneezing, or through something that has become contaminated with the virus.

### How worried should we be?

The WHO has declared a global emergency, mainly to prompt lower/middle-income countries to strengthen their surveillance and preparations. For perspective, the percentage of cases occurring in China is in the high 90s. For further perspective, many sources cite that we should be much more concerned about the incidence of 'flu, which infects millions and kills thousands each year.

### Symptoms and diagnosis

Typical symptoms include a fever and respiratory symptoms such as a cough and shortness of breath. More severe cases include pneumonia and kidney failure. A laboratory test exists to diagnose the strain. No specific medication exists yet to treat 2019-nCoV, and no vaccine currently exists, although both are in development.

### What is the incubation period?

The WHO states that the incubation period (before symptoms occur) ranges between 2-10 days.

### How can we prevent transmission?

Remember, the geographic spread of this new virus is limited. To prevent transmission, however, the standard recommendations to prevent contracting viruses and infections apply:

- Cover your mouth and nose when you cough or sneeze, using a tissue, medical mask or your flexed elbow. Wash hands afterwards and discard tissues immediately.
- Avoid contact with those who are unwell. Keeping a distance of at least 3 feet from an infected person can help reduce chances of breathing in droplets carrying the virus.
- Wash hands regularly with soap and water, or alcohol-based hand sanitiser.
- Avoid touching your eyes, nose and mouth.
- Stay home if you feel unwell.
- If you experience a fever, cough and difficulty breathing, seek medical care early, sharing your recent travel history.
- If you are concerned that you may be infected, you are advised to call your doctor or the emergency room for advice ahead of time. If you need to go there, preparations can be made before your arrival to minimise the risk of putting others at risk.

*This material has been prepared for information purposes only. It is not intended to provide, and should not be relied on for, medical advice. You should consult a physician or other qualified health provider regarding any medical condition or question.*

Sources: [www.WHO.int](http://www.WHO.int) and [www.bbc.com/news/world](http://www.bbc.com/news/world)

### For more information

For the latest available information on the 2019-nCoV coronavirus you can visit [www.who.int/emergencies/diseases/novel-coronavirus-2019](http://www.who.int/emergencies/diseases/novel-coronavirus-2019)

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