



FAQ on COVID-19 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. Coronavirus 2019-nCoV first emerged in December 2019, in Wuhan, China.

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 virus has since spread to family members of these individuals and to healthcare givers. The disease associated with this new virus is known as COVID-19.

COVID-19 AND BF&M COVERAGE

Does my BF&M travel policy cover me if I decide not to travel due to COVID-19?

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 COVID-19, 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 COVID-19?

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 or via BF&M online member portal (MESA) at health.bfm.bm.

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

If you (or someone you are traveling with) experience(s) symptoms of coronavirus (COVID-19), including a cough, shortness of breath and a fever, the Centers for Disease Control and Prevention (CDC) recommend staying at home/in your hotel, avoiding public areas and public transportation. In order to seek medical care, contact the nearest hospital and the healthcare provider will advise you on next steps. In the event that you are advised to seek medical care from a medical professional or hospital, 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 for assistance.

What if I am quarantined or experiencing symptoms—will my health insurance cover telemedicine care?

If you are quarantined or are experiencing symptoms of coronavirus (COVID-19) in Bermuda, including a cough, shortness of breath and fever, your Major Medical plan offers coverage for telephone consultations relating to coronavirus (COVID-19). Coverage for the consultation will be reimbursed as per your active health insurance coverage.

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



GENERAL INFORMATION ON COVID-19

How do people get infected by the coronavirus?

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 the outbreak of COVID-19 to be of international concern and countries around the world are urged to strengthen their surveillance and preparations. By far the greatest number of reported cases remains in China, even though there are instances of the disease in other countries.

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 COVID-19, 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, www.cdc.gov and www.bbc.com/news/world

For more information

For the latest available information on COVID-19 you can visit

www.gov.bm/coronavirus

www.who.int/emergencies/diseases/novel-coronavirus-2019

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