

LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



AL REDMER, JR.  
Commissioner

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Property & Casualty

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**BULLETIN NO. 20-09**

**DATE:** March 20, 2020

**TO:** All Property & Casualty insurers and all Property & Casualty insurance producers

**RE:** Travel insurance sales during the COVID-19 State of Emergency

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On March 5, 2020, Governor Lawrence J. Hogan, Jr. declared a State of Emergency for the entire State as a result of the COVID-19 virus. As a result of this event, the daily lives of Maryland citizens have been disrupted in significant fashion. Best practices mandate that citizens should not travel unless absolutely necessary. To the extent that individuals and businesses must make travel arrangements for essential purposes, consumers may wish to purchase trip cancellation coverage that will reimburse non-refundable costs if the trip is cancelled due to COVID-19.

For this reason, the Maryland Insurance Administration requests that insurers that issue travel insurance policies during the COVID-19 emergency in Maryland provide an option for consumers to purchase a Cancel For Any Reason waiver, or otherwise offer an option to purchase trip cancellation coverage that will reimburse non-refundable costs if the trip is cancelled due to COVID-19. Please contact the Associate Commissioner for Property & Casualty, Robert Baron, if you have any questions ([robert.baron@maryland.gov](mailto:robert.baron@maryland.gov) / 410.468.2353).

ALFRED W. REDMER, JR.  
Commissioner

Signature on original  
By: \_\_\_\_\_  
Robert Baron  
Associate Commissioner, Property & Casualty

*Special Note: The Maryland Insurance Administration remains fully operational during the COVID-19 emergency. If you would like to file an insurance complaint, please use our online portal: <https://enterprise.insurance.maryland.gov/consumer/ConsumerPortalWelcomePage.aspx>*

*About the Maryland Insurance Administration*

The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's \$28.5 billion insurance industry. For more information about the Insurance Administration, please visit [www.insurance.maryland.gov](http://www.insurance.maryland.gov) or follow us on Facebook at [www.facebook.com/MDInsuranceAdmin](http://www.facebook.com/MDInsuranceAdmin), Twitter at [@MD Insurance](https://twitter.com/MD_Insurance), LinkedIn at [www.linkedin.com/company/maryland-insurance-administration](http://www.linkedin.com/company/maryland-insurance-administration) or Instagram at [@marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin).

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