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## **Covid-Era Travel Risks Are Changing: What to Consider So You Don't Get Stranded**

By Scott McCartney

*IdeaWorksCompany contributed information to this article - - see italics.*

*Sudden border closures. Quarantines. Given the new risks, the days of improvised trips for business or pleasure have become endangered in the Covid-19 era*

At least you can see hurricanes coming.

The new Omicron variant did more than prompt governments to quickly close borders and tighten Covid-19-related travel restrictions. It signaled that health disruptions are here to stay as a normal part of travel concerns, right along with storms, strikes and terrorism.

For travelers, this means that you must now consider a new set of risks before making your trip, especially when going abroad. Travel can spread disease. There's also uncertainty over testing and quarantines.

If you miscalculate or misstep, or just end up in the wrong place at the wrong time, you could be stranded, perhaps for weeks. Such a high penalty may make some people change where and how often they venture away from home.

***"The casualness of travel is gone. I don't think it's coming back," says Jay Sorensen, president of travel consulting firm IdeaWorksCompany.***

***He thinks 2019 will be viewed as the high-water mark for jumping on a plane spur-of-the-moment and taking a trip to another continent without care or concern.***

Travel experts say the rapid reaction of various governments increases the risk of getting stuck in another country. It also appears to be the new standard procedure for any kind of new health risk.

Israel, Morocco and Japan closed borders before the severity or risk of the Omicron variant was clear. The U.S. banned entry for citizens of some African countries and on Monday changed testing requirements for all people entering the country. The new rule requires a negative test within one day of travel instead of three days before takeoff, throwing a curveball at travelers already abroad.

“Travelers will likely have to bake into their travel plans a possibility that a variant will all of a sudden be discovered and start spreading like wildfire,” says Sumedha Senanayake, director of global intelligence for Crisis24, a firm that advises big companies on risks for traveling employees.

The International Air Transport Association, an airline group, clearly sensed the change with a Nov. 26 statement blasting quick border-closing decisions as a threat to air-travel recovery.

“Governments are responding to the risks of the new coronavirus variant in emergency mode, causing fear among the traveling public,” says Willie Walsh, the director general of IATA and former British Airways chief. “As quickly as possible we must use the experience of the last two years to move to a coordinated, data-driven approach that finds safe alternatives to border closures and quarantine. Travel restrictions are not a long-term solution to control Covid variants.”

Other travel groups quickly sensed a change. The American Society of Travel Advisors, which represents travel agents, called on the Biden administration to revisit the new, stricter travel rules as soon as possible. Existing testing and vaccination requirements should be enough to combat viral spread, ASTA says, “without destroying an entire sector of the U.S. economy in the process.”

Of course, most countries have made these tough calls that often end up giving priority to people’s health over the financial well-being of the travel industry. This pattern is likely to continue, travel-risk experts like Mr. Senanayake say, raising the risk of getting delayed or stranded.

There’s also widespread confusion and hassle over what you need to cross borders these days. There’s no uniformity in what countries require in terms of vaccination, documentation or specific Covid tests and how soon before-flight tests need to be performed.

“If there was uniformity, a lot of this would be a lot easier. But there is never going to be uniformity,” Mr. Senanayake says.

The new restrictions haven’t prompted airline panic. OAG, which tracks airline schedules, says industry capacity world-wide, measured by the number of seats in schedules, is down only 0.5% this week compared with the previous week.

***Mr. Sorensen issued a report last week to travel-industry clients suggesting that airlines, hotels and others are going to have to bear more risk of disruption if they want people to keep traveling. Change-fee penalties and nonrefundable reservations got temporary waivers during the pandemic, but they have already started creeping back in, making the consumer largely responsible for losses from unexpected disruptions.***

***Instead, he thinks travel companies are going to have to bear more risk to entice travelers, either by making reservations refundable or by providing insurance that will accommodate health risks and fears at airline expense.***

***“If there’s a whole lot of pain and effort required to get there, why do I want to go there?” Mr. Sorensen says.***

Travel insurance is one tool that can give travelers some protection against the costs of disruption. If you happen to test positive abroad and need to quarantine in a hotel for 14 days, unexpected costs can be huge. When flights shut down, you may need to find a new way home that becomes a lot more expensive.

Squaremouth, a travel insurance comparison and sales site, says sales rose 53% after news broke of the Omicron variant. That compares with a jump of 20% following news of the Delta variant. Travelers are learning to quickly seek protection.

Travel insurance sales had been growing with the return of so much leisure travel, and Squaremouth says its sales of travel insurance policies surpassed 2019 levels in the third quarter. The company’s sales have reached an all-time high.

But buyer beware: Many travel insurance policies don’t cover things like border closings—or more specifically, fears. Not wanting to go because of a surge of new infections won’t be covered by most travel insurance policies. And in many cases, coverage for things like travel warnings only works if you buy the policy before the warning is issued.

Travel insurance policies may say they offer Covid-19 protection, but their terms may limit that to cases where you actually contract the disease. Just trying to avoid surges, or being prudent by postponing travel because of new restrictions, often won’t be protected.

If you want broad protection for your investment in future travel, look at Cancel For Any Reason policies. They cost more and typically cover only 70% of the trip’s cost. But they give you the flexibility to make your own decision about whether to go without too much financial loss.