



CHIEF FINANCIAL OFFICER
JIMMY PATRONIS
STATE OF FLORIDA

March 16, 2020

Dear Travel Insurance Agents and Insurers:

With the spread of COVID-19 in Florida, the United States, and the world, many consumers will be filing claims based on their travel insurance policies. As Florida's Chief Financial Officer, I am committed to protecting consumers and we must work together in ensuring claims are paid in a timely manner. Thus, I am writing to make you aware of the Department of Financial Services (DFS) heightened focus of travel insurance claims during the COVID-19 pandemic.

First, it is important that travel insurers and agents do not erect arbitrary hurdles on consumers in an effort to slow or reduce the rightful payment of claims. As health care leaders are promoting increased social distancing, employers are augmenting their operations for more telework, and school districts are extending spring breaks, there is an expected disruption to the normal flow of business. Thus, as many of your customers' lives are being impacted by COVID-19, we ask that when receiving valid claims with reasonable justifications, you process claims promptly.

Second, I have asked my Bureau of Investigation to closely monitor the Consumer Insurance Helpline with regards to travel insurance and to share its findings with the Office of Insurance Regulation. As you may be aware, on March 11th DFS issued a Consumer Alert to increase consumer awareness about potential travel insurance issues. My office will be diligent in its efforts to protect consumers from those who create unnecessary barriers to the proper settlement of claims.

We appreciate your efforts of supporting policy holders during this difficult period.

Sincerely,

A handwritten signature in blue ink that reads "Jimmy Patronis".

Jimmy Patronis
Chief Financial Officer

JP/bp