

# Congress of the United States

## House of Representatives

COMMITTEE ON OVERSIGHT AND REFORM

2157 RAYBURN HOUSE OFFICE BUILDING

WASHINGTON, DC 20515-6143

MAJORITY (202) 225-5051  
MINORITY (202) 225-5074

<http://oversight.house.gov>

March 4, 2020

Mr. Robert Gallagher  
Chief Executive Officer  
Travel Guard Group, Inc.  
3300 Business Park Drive  
Stevens Point, WI 54482

Dear Mr. Gallagher:

The Subcommittee on Economic and Consumer Policy is examining whether travel insurance products provide adequate coverage for consumers who cancel travel due to the novel coronavirus (COVID-19). I invite you to testify at a hearing at 2:00 p.m. on Wednesday, March 11, 2020, in Room 2154 of the Rayburn House Office Building on this timely matter.

The Centers for Disease Control and Prevention (CDC) has issued travel advisories, advising against travel to China, Iran, South Korea, Italy, and Japan.<sup>1</sup> CDC has also issued precautions for air travel and cruises which will dissuade reasonable consumers from traveling due to fear of infection.<sup>2</sup>

CDC recommends that concerned consumers purchase travel insurance from companies like yours. CDC suggests that “trip cancellation insurance can protect your financial investment in a trip if you need to change your itinerary in the event of an international outbreak.”<sup>3</sup> CDC even offers the helpful example: “Trip cancellation insurance might help ensure you are able to make a last-minute cancellation or change your itinerary in the event of an international outbreak, such as the current outbreak of Zika.”<sup>4</sup>

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<sup>1</sup> Centers for Disease Control and Prevention, *Coronavirus Disease 2019, Information for Travel* (Mar. 3, 2020) (online at [www.cdc.gov/coronavirus/2019-ncov/travelers/index.html](http://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html)).

<sup>2</sup> Centers for Disease Control and Prevention, *Coronavirus Disease 2019 (COVID-19) Travel: Frequently Asked Questions* (Mar. 3, 2020) (online at [www.cdc.gov/coronavirus/2019-ncov/travelers/faqs.html#air-cruise-travel](http://www.cdc.gov/coronavirus/2019-ncov/travelers/faqs.html#air-cruise-travel)).

<sup>3</sup> *Id.*

<sup>4</sup> Centers for Disease Control and Prevention, *Travelers' Health* (Mar. 26, 2019) (online at [wwwnc.cdc.gov/travel/page/insurance](http://wwwnc.cdc.gov/travel/page/insurance)).

However, in contrast to CDC's characterization of the helpfulness of travel insurance in the case of international outbreak of disease, reports indicate that travel insurance companies may not be covering the costs of coronavirus-related travel cancellations.<sup>5</sup>

Specifically, your company's "Coronavirus Advisory" webpage states, "Trip cancellation for concern or fear of travel associated with sickness, epidemic, or pandemic is not covered." It also asserts that coronavirus was "a known risk" on January 24, 2020, and, as such, any claim arising from Coronavirus may not be covered if the policy was purchased or the trip was arranged on or after January 24, 2020.<sup>6</sup>

The Subcommittee is concerned that your policy to deny indemnification to your consumers who choose to refrain from travel to protect themselves, their families, and their communities may worsen the coronavirus pandemic.

At the hearing, we will offer you the opportunity to explain publicly why your company may deny coverage for those who choose not to travel because of the coronavirus.

The Committee on Oversight and Reform is the principal oversight committee of the House of Representatives and has broad authority to investigate "any matter" at "any time" under House Rule X.

If you have any questions regarding this request, please contact Committee staff at (202) 225-5051.

Sincerely,



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Raja Krishnamoorthi  
Chairman  
Subcommittee on Economic and Consumer Policy

Enclosure

cc: The Honorable Michael Cloud, Ranking Member

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<sup>5</sup> *Why Your Travel Insurance Might Not Cover the Coronavirus*, Vox (Mar. 4, 2020) (online at [bevox.com/the-goods/2020/3/4/21163320/travel-flight-insurance-coronavirus-coverage-cancellation](https://bevox.com/the-goods/2020/3/4/21163320/travel-flight-insurance-coronavirus-coverage-cancellation)).

<sup>6</sup> *Coronavirus Advisory Page*, Travel Guard (Feb. 21, 2020) (online at [www.travelguard.com/travel-news/coronavirus-advisory](https://www.travelguard.com/travel-news/coronavirus-advisory)).

**Committee on Oversight & Reform**  
**Witness Instruction Sheet**

1. Witnesses should provide their testimony, biography, and "Truth in Testimony" disclosure and certification form via email to [Oversight\\_Clerks@mail.house.gov](mailto:Oversight_Clerks@mail.house.gov) no later than 10:00 a.m. two business days prior to the hearing.
2. Witnesses should also provide a short biographical summary and include it with the electronic copy of testimony provided to the Clerk.
3. At the hearing, each witness will be asked to summarize his or her written testimony in five minutes or less in order to maximize the time available for discussion and questions. Written testimony will be entered into the hearing record and may extend to any reasonable length.
4. Written testimony will be made publicly available and will be posted on the Committee's website and the U.S. House of Representatives Document Repository. It is therefore recommended that personally identifiable information, such as addresses and phone numbers, not be included in the biographical information.
5. The Committee does not provide financial reimbursement for witness travel or accommodations. Witnesses with extenuating circumstances, however, may submit a written request for such reimbursements to Robin Butler, Financial Administrator, 2157 Rayburn House Office Building, at least one week prior to the hearing. Reimbursements will not be made without prior approval.
6. Witnesses with disabilities should contact Committee staff to arrange any necessary accommodations.
7. Please note that Committee Rule 16(b) requires counsel representing an individual or entity before the Committee or any of its subcommittees, whether in connection with a request, subpoena, or testimony, promptly submit a notice of appearance to the Committee. If this applies to you, please email the address above to acquire this form.

For inquiries regarding these rules and procedures, please contact the Committee on Oversight and Reform at (202) 225-5051.

# Truth in Testimony Disclosure Form

In accordance with Rule XI, clause 2(g)(5)\*, of the *Rules of the House of Representatives*, witnesses are asked to disclose the following information. Please complete this form electronically by filling in the provided blanks.

Committee: \_\_\_\_\_

Subcommittee: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Hearing :

Witness Name: \_\_\_\_\_

Position/Title: \_\_\_\_\_

Witness Type:    Governmental    Non-governmental

Are you representing yourself or an organization?    Self    Organization

If you are representing an organization, please list what entity or entities you are representing:

If you are a **non-governmental witness**, please list any federal grants or contracts (including subgrants or subcontracts) related to the hearing's subject matter that you or the organization(s) you represent at this hearing received in the current calendar year and previous two calendar years. Include the source and amount of each grant or contract. *If necessary, attach additional sheet(s) to provide more information.*

If you are a **non-governmental witness**, please list any contracts or payments originating with a foreign government and related to the hearing's subject matter that you or the organization(s) you represent at this hearing received in the current year and previous two calendar years. Include the amount and country of origin of each contract or payment. *If necessary, attach additional sheet(s) to provide more information.*

### **False Statements Certification**

Knowingly providing material false information to this committee/subcommittee, or knowingly concealing material information from this committee/subcommittee, is a crime (18 U.S.C. § 1001). This form will be made part of the hearing record.

\_\_\_\_\_  
Witness signature

\_\_\_\_\_  
Date

**If you are a non-governmental witness, please ensure that you attach the following documents to this disclosure. Check both boxes to acknowledge that you have done so.**

- Written statement of proposed testimony
- Curriculum vitae

\*Rule XI, clause 2(g)(5), of the U.S. House of Representatives provides:

(5)(A) Each committee shall, to the greatest extent practicable, require witnesses who appear before it to submit in advance written statements of proposed testimony and to limit their initial presentations to the committee to brief summaries thereof.

(B) In the case of a witness appearing in a nongovernmental capacity, a written statement of proposed testimony shall include a curriculum vitae and a disclosure of any Federal grants or contracts, or contracts or payments originating with a foreign government, received during the current calendar year or either of the two previous calendar years by the witness or by an entity represented by the witness and related to the subject matter of the hearing.

(C) The disclosure referred to in subdivision (B) shall include—

(i) the amount and source of each Federal grant (or subgrant thereof) or contract (or subcontract thereof) related to the subject matter of the hearing; and

(ii) the amount and country of origin of any payment or contract related to the subject matter of the hearing originating with a foreign government.

(D) Such statements, with appropriate redactions to protect the privacy or security of the witness, shall be made publicly available in electronic form not later than one day after the witness appears.

**COMMITTEE ON OVERSIGHT AND REFORM  
U.S. HOUSE OF REPRESENTATIVES  
116<sup>TH</sup> CONGRESS**

**NOTICE OF APPEARANCE OF COUNSEL**

**Counsel submitting:** \_\_\_\_\_

**Bar number:** \_\_\_\_\_ **State/District of admission:** \_\_\_\_\_

**Attorney for:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Telephone:** (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Pursuant to Rule 16 of the Committee Rules, notice is hereby given of the entry of the undersigned as counsel for \_\_\_\_\_ in (select one):

- All matters before the Committee
- The following matters (describe the scope of representation):

\_\_\_\_\_  
\_\_\_\_\_

All further notice and copies of papers and other material relevant to this action should be directed to and served upon:

**Attorney's name:** \_\_\_\_\_

**Attorney's email address:** \_\_\_\_\_

**Firm name (where applicable):** \_\_\_\_\_

**Complete Mailing Address:** \_\_\_\_\_

\_\_\_\_\_

I agree to notify the Committee within 1 business day of any change in representation.

\_\_\_\_\_  
**Signature of Attorney**

\_\_\_\_\_  
**Date**