

Coronavirus (COVID-19) outbreak

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As of 19 March 2020, there have been at least **229,390** total cases confirmed with **9,325** reported deaths; **84,557** have recovered. At least 150 countries or territories around the world and all 50 states in the U.S. have confirmed positive Coronavirus (COVID-19) infection. On 30 January 2020, the World Health Organization (WHO) declared a global health emergency.

WHO advised that if any traveler has symptoms suggestive of acute respiratory illness during their travel period or after returning, they should seek medical attention and highlight their recent travel to the medical personnel. On 2 February 2020, the [U.S. Department of State issued a Level 4 Travel Advisory](#), which advises against all travel to China. On 29 February 2020, the [U.S. Department of State issued a Level 3 Travel Advisory](#), which advises to reconsider travel to Italy. On 15 March 2020, the [U.S. Department of State issued a Level 3 Global Health Advisory](#) to reconsider travel abroad.

U.S. Restrictions on Travelers

On 11 March 2020, the U.S. President Donald Trump issued a [proclamation of restrictions on travelers arriving from Europe](#). According to the U.S. Department of Homeland Security, foreign nationals who have traveled to certain European countries within the 14 days prior to their travel to the US will be barred entry upon arrival. The entry ban will begin on 13 March and last for 30 days. Countries impacted by the entry ban include Austria, Belgium, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Iceland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland. Individuals who travel from Europe to the UK must wait 14 days before traveling to the U.S. The travel ban does not apply to U.S. citizens, permanent residents or immediate family members of U.S. citizens. On 18 March 2020, the U.S. and Canadian governments

announced the temporary closure of their shared border to all nonessential travel.

Centers for Disease Control (CDC) Warning Level 3: Avoid Nonessential Travel Health Notices

On 11 March 2020, the Centers for Disease Control (CDC) published a [Warning - Level 3, Avoid Nonessential Travel to certain European countries](#). These include taking the following steps to reduce exposure and limit person-to-person community spread:

- Avoid contact with sick people.
- Avoid touching your mouth, nose, or eyes before washing your hands.
- Wash hands with soap and water for at least 20 seconds especially after going to the bathroom; before eating; and after sneezing or coughing. If soap and water are not readily available, use an alcohol-based hand sanitizer that contains at least 60% alcohol.
- Supplies of hand sanitizer, tissues, and other hygiene products may be limited, so consider bringing them with you.
- Older adults and people of any age with serious chronic medical conditions are at increased risk for severe disease.
- Travelers returning from the specified countries in Europe must stay home for 14 days after returning from travel, monitor their health and practice social distancing. Social distancing means means staying out of crowded places, avoiding group gatherings and maintaining distance (approximately 6 feet or 2 meters) from others when possible.
- Additional destination travel health notices from the CDC may be found at <https://wwwnc.cdc.gov/travel/notices>.

State of Emergency Responses to COVID-19 in the U.S.

Numerous states throughout the U.S. have declared a State of Emergency. Furthermore, multiple states and local governments have closed schools during the coming weeks and placed restrictions on large gatherings. In addition, numerous states and cities have announced the closure of all bars and restaurants for in-person visits.

15 Days to Slow the Spread of COVID-19 in the U.S.

On 16 March 2020, the U.S. President Donald Trump issued [guidelines to slow the spread of COVID-19](#). These include taking the following steps to reduce exposure and limit person-to-person community spread:

- If you feel sick, stay home. Do not go to work. Contact your medical provider.
- If your children are sick, keep them at home. Do not send them to school. Contact your medical provider.
- If someone in your household has tested positive for COVID-19, keep the entire household at home. Do not go to work. Do not go to school. Contact your medical provider.
- If you are an older person, stay home and away from other people.
- If you are a person with a serious underlying health condition that can put you at increased risk (for example, a condition that impairs your lung or heart function or weakens your immune system), stay home and away from other people.

Italy Quarantine

On 10 March 2020, a nationwide quarantine commenced in Italy, impacting approximately 60 million people. The quarantine is set to last through 3 April and consists of travel restrictions that prevent those in country from traveling between municipalities without the proper certification and approval from authorities. The new restrictions are an expansion of similar measures implemented on 8 March in the Lombardy region and 14 provinces. Individuals are unable to enter or leave the quarantined areas, and all social and cultural events, including sports matches, weddings and funerals, have been suspended. On 11 March Prime Minister Giuseppe Conte ordered the closure of all nonessential businesses to further prevent the spread of the outbreak. Essential businesses, such as pharmacies, grocery stores, post offices and health clinics will remain open.

What is Coronavirus (COVID-19)?

A new outbreak of pneumonia was first seen in early December 2019 in Wuhan, Hubei Province, China. On 7 January 2020, this outbreak was identified as being caused by novel Coronavirus (2019-nCoV). On 11 February 2020, the World Health Organization (WHO) announced an official name for the disease that is causing the coronavirus disease, COVID-19. Coronavirus refers to a family of respiratory viruses that can range from the common cold to a more severe

disease, such as Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV).

The first Coronavirus was isolated in birds in 1937 and the first Human Coronavirus (HCoV) was identified in the nasal swab of patients with the common cold in the mid-1960s. Until now, seven strains of Coronavirus infecting humans have been identified. The newest strain, known as novel Coronavirus (2019-nCoV), was identified in China on 7 January 2020.

Mode of Transmission

The virus is mainly zoonotic, which means that the disease normally exists amongst animals, but some of the viruses have the ability to spread to humans in what is known as a spillover event.

There is limited research on the exact mode of transmission of COVID-19, but the most likely route for a human-to-human transmission is via contact with an infected person's secretions.

Depending on the virulence of the Human Coronaviruses, the most common transmission from an infected person to others would be through the air (coughing and sneezing), close personal contact (touching or shaking hands), touching an object or surface that an infected person has touched and then touching your mouth, nose, or eyes before washing your hands and, in some rare cases, via fecal contamination.

The novel Coronavirus was initially linked to the Wuhan food market, as many of the initial patients were customers of the market where a positive sample was isolated. However, despite the market being closed on 1 January 2020, there was still an increase in the number of cases, which suggests that person-to-person transmission is taking place.

Symptoms

The common Human Coronaviruses mainly present as mild to moderate upper respiratory tract illnesses similar to the common cold. Symptoms may include runny nose, cough, fever, sore throat, headache and may progress to pneumonia or bronchitis with shortness of breath and easy fatigability.

Those at high risk of developing complications include those with underlying chronic conditions, such as respiratory and cardiac diseases, immunocompromised individuals, as well as those in extreme age groups (e.g. infants or the elderly). In addition, pregnant women are also at higher risk if infected by COVID-19.

Diagnosis

Diagnostic tests are normally performed only when a person is having more severe symptoms. This would include serum PCR assay, nasal swab, broncho-alveolar lavage, sputum and sometimes stool samples.

Treatment

There is no specific treatment or vaccination for Coronaviruses and most mild cases are treated based on symptoms. Symptom relief may be achieved by taking pain and fever medication, using a room humidifier, drinking plenty of

liquids and staying indoors as well as getting as much rest as possible.

If symptoms are more severe, please seek treatment from your healthcare provider.

All travelers who have returned from Wuhan after 1 December 2019 should seek treatment immediately if they: 1) have any respiratory symptoms or fever since their return; or 2) were in contact with any infected or unwell person during their travel.

Prevention

On 10 January 2020, the World Health Organization (WHO) published an interim guideline for all countries to prepare for this new virus outbreak. However standard recommendations need to be followed for prevention of the spread of infection. These include:

- Wash hands with soap and water for at least 20 seconds.
- Use an alcohol-based sanitizer if soap and water are unavailable.
- Cover mouth and nose when sneezing and coughing and follow with hand hygiene.
- Avoid crowded places especially within a closed and confined space.
- Thoroughly cook meats and eggs.
- Avoid eating raw meat, fish and eggs.
- Avoid unnecessary exposure to animals and avoid petting animals.
- Avoid contact with people suffering from acute respiratory illnesses.
- Stay home when you are having symptoms of upper respiratory tract infection.
- Drink plenty of water and keep well hydrated.
- Regularly clean and disinfect objects and surfaces touched by an infected person.
- Travelers to and from Wuhan, China should avoid contact with sick people, animals (dead or alive) and animal markets.

The above measures are effective against all infectious agents, including Influenza A and B (“the flu”), which sickens millions of individual worldwide and kills thousands each year.

Quarantine

On 11 February 2020, WHO published [considerations for repatriation and quarantine of travelers](#) and the Centers for Disease Control (CDC) issued a [travel health notice for travelers from China arriving in the U.S.](#) These include taking the following steps to reduce exposure and limit transmission:

- Travelers are required to be monitored for up to 14 days after leaving China.
- Travelers should stay home and monitor their health within this 14-day period and a health official will contact you to give you additional instructions.
- Cover mouth and nose when sneezing and coughing by using disposable tissue and follow with hand hygiene by washing hands with soap and water for at least 20 seconds.
- Take your temperature with a thermometer two times a day and watch your health.
- If you develop a fever (100.4F/38C), cough or have difficulty breathing call your health department for advice before seeking care. If you can't reach your health department, call ahead before going to a doctor's office or emergency room.

WHO has advised all worldwide healthcare personnel and airport security personnel to be extra vigilant and enact enhancement of surveillance at airports for early detection and prevention of spread of the disease.

Please visit the WHO website (www.who.int) for further information.

AIG Travel will continue to monitor the situation and provide periodic updates as needed.

Learn More

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Web: www.aig.com/travel

Sources:

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7. https://www.whitehouse.gov/wp-content/uploads/2020/03/03.16.20_coronavirus-guidance_8.5x11_315PM.pdf

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