FAQs for Travels after COVID-19 Pandemic

TravelEase Travel Insurance (Single Trip Plan / Annual Plan)

CHUBB

Notice

As a result of COVID-19 being declared a pandemic by World Health Organization (WHO) on 11 March 2020, we have prepared a set of Frequently Asked Questions (FAQs) to address the concerns of our policyholders pertaining to their coverages.

Please refer to the enclosed FAQs and for any further questions, please contact our Customer Service Hotline at +852 3191 6611 from Mondays to Fridays from 9:00am to 5:30pm, or email to travel.hk@chubb.com.

If you have already departed on your travels and require emergency medical assistance, please contact the 24-hr Chubb Assistance hotline at: O +852 3723 3030.

Frequently Asked Questions (FAQs)

In view of the above notice, please note the below important cut-off dates and please be advised that your policy will respond as follows:

Cut off dates	To the following destinations:	Coverage for claims relating to COVID-19:
10:00am, 23 January 2020	Wuhan	No cover under the policy for any claims directly or indirectly related to COVID-19 which is deemed as a "known risk"
31 January 2020	Mainland China	No cover under the policy for any claims directly or indirectly related to COVID-19 which is deemed as a "known risk"
20 March 2020	All other countries and territories	No cover under the policy for any claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof).

No.	Scenario	Reply
1.	**Does my policy cover travel cancellation/ interruption/ delay for this event?**	**<u>If you purchased your policy before 20 March 2020 and if you are travelling to destinations other than Wuhan and Mainland China:</u>** (i) Trip Cancellation: If you need to cancel your trip due to your unexpected compulsory quarantine within 90 days prior to departure, or due to the unexpected issuance of Red Alert or Black Alert at least 1 day after the policy has been purchased and in force at any time within 7 days prior to departure, you can make a claim if "unexpected compulsory quarantine of an Insured Person", "Red Alert" or "Black Alert" are insured perils under the Trip Cancellation section of your insurance policy. (ii) Trip Interruption: As WHO has characterized COVID-19 as a pandemic on 11 March 2020, if you have departed for your trip on or before 11 March 2020 and you needed to curtail your trip in countries or locations affected by COVID-19, you can make a claim if "epidemic" is an insured peril under the Trip Interruption section of your insurance policy. If your Journey is interrupted due to unexpected compulsory quarantine at a destination, you can make a claim if "unexpected compulsory quarantine" is an insured peril under the "Trip Interruption due to compulsory quarantine" section of your insurance policy. (iii) Travel Delay: We will assess your claim according to the policy terms and conditions. **<u>If you purchased your policy on or after 20 March 2020:</u>** Policies purchased on or after 20 March 2020 will not provide any cover for claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof).
2.	**Does my policy cover me if I proceed with my trip to**	Policies purchased on or after the above announced cut-off dates or where the Security Bureau has issued Overseas Travel Advisories

© 2020 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages available in all jurisdictions. Chubb® and its respective logos, and Chubb. Insured.™ are protected trademarks of Chubb.

	destinations after the above cut-off dates have been announced?	(OTA) to the public in relation to various countries over February and March 2020 will not provide any cover for claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof).
3.	**Am I covered if I become ill with the Novel Coronavirus (COVID-19)?**	**<u>If you purchased your policy before 20 March 2020 and if you are travelling to destinations other than Wuhan and Mainland China:</u>** Yes, you will be covered for the respective medical expenses, emergency medical evacuation and repatriation if it is medically necessary, subject to policy terms and conditions. **<u>If you purchased your policy on or after 20 March 2020:</u>** No, we will not provide any cover for claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof).
4.	**Am I covered for any injuries/illness/medical evacuation sustained <u>NOT</u> due to COVID-19?**	If your claim arises from an event unrelated to COVID-19 (or any mutation or variation thereof), then, it will be assessed in accordance with the policy terms and conditions.
5.	**I want to cancel my policy. Can I have a full refund of premium?**	For Single Trip policy, there is no premium refund once a Certificate of Insurance has been issued. However, Chubb is prepared to cancel your policy and/or provide a full refund with the following condition(s): • The cancellation of your policy must be done before the policy start date; and • No claim has been made under the trip cancellation benefit. For the Annual Multi-Trip policy, you may cancel your policy at any time. A short rate refund of premium will be refunded if no claim has been made or reported during the period of insurance. Table of short rate refund as follows: Cancellation of Policy / Refund % Within 2 Months / 60% Within 3 Months / 50% Within 4 Months / 40% Within 5 Months / 30% Within 6 Months / 25% Over 6 Months / 0%
6.	**Can I change my Single Trip policy effective date in the event I have postponed my trip?**	Yes, Chubb is prepared to endorse your policy to your new travelling date/destination within the same duration/geographical cover at no additional cost with the following condition(s): • The endorsement to your policy must be done before commencement of your trip and the postponed trip must take place within 3 months.

© 2020 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages available in all jurisdictions. Chubb® and its respective logos, and Chubb. Insured.™ are protected trademarks of Chubb.