

FAQs for Travels after COVID-19 Pandemic

TravellerShield Travel Insurance (Single Trip Plan /
Annual Plan)



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 6618 from Mondays to Fridays from 9:00am to 6:00pm, or email to dbscs.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 related to COVID-19 which is deemed as a “known risk”

No.	Scenario	Reply
1.	Does my policy cover travel cancellation/ curtailment/ delay for this event?	<p><u>If you purchased your policy before 20 March 2020 and if you are travelling to destinations other than Wuhan and Mainland China:</u></p> <p>(i) Trip Cancellation: If you need to cancel your trip due to your unexpected compulsory quarantine within 30 days prior to departure, or due to the unexpected issuance of 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”, “Black Alert” are insured perils under the Trip Cancellation section of your insurance policy.</p> <p>(ii) Trip Curtailment: If you need to curtail your trip due to your unexpected compulsory quarantine, or due to the unexpected issuance of Black Alert, you can make a claim if “ unexpected compulsory quarantine of an Insured Person” or “Black Alert” are insured peril under the Trip Curtailment section of your insurance policy.</p> <p>(iii) Travel Delay: We will assess your claim according to the policy terms and conditions.</p> <p><u>If you purchased your policy on or after 20 March 2020:</u></p> <p>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).</p>
2.	Does my policy cover me if I proceed with my trip to destinations after the above cut-off dates have been announced?	Policies purchased on or after the above announced cut-off dates 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)?	<p><u>If you purchased your policy before 20 March 2020 and if you are travelling to destinations other than Wuhan and Mainland China:</u></p> <p>Yes, you will be covered for the respective medical expenses, emergency medical evacuation and repatriation if it is medically necessary, according to policy terms and conditions.</p> <p><u>If you purchased your policy on or after 20 March 2020:</u></p> <p>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).</p>												
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?	<p>For Single Trip policy, there is no premium refund once a Certificate of Insurance has been issued.</p> <p>However, Chubb is prepared to cancel your policy and/or provide a full refund with the following condition(s):</p> <ul style="list-style-type: none"> • The cancellation of your policy must be done before the policy start date; and • No claim has been made under the trip cancellation benefit. <p>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:</p> <table border="1" data-bbox="659 1213 1097 1430"> <thead> <tr> <th>Cancellation of Policy</th> <th>Refund %</th> </tr> </thead> <tbody> <tr> <td>Within Month</td> <td>60%</td> </tr> <tr> <td>Within 2 Months</td> <td>50%</td> </tr> <tr> <td>Within 3 Months</td> <td>30%</td> </tr> <tr> <td>Within 4 Months</td> <td>10%</td> </tr> <tr> <td>Over 4 Months</td> <td>0%</td> </tr> </tbody> </table>	Cancellation of Policy	Refund %	Within Month	60%	Within 2 Months	50%	Within 3 Months	30%	Within 4 Months	10%	Over 4 Months	0%
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6.	Can I change my Single Trip policy effective date in the event I have postponed my trip?	<p>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):</p> <ul style="list-style-type: none"> • The endorsement to your policy must be done before commencement of your trip and the postponed trip must take place within 3 months. 												