

Service Arrangements for Novel Coronavirus

Frequently Asked Questions (FAQs) for Other Customers



Updated: 2 Apr 2020

Summary of QBE's Travel Policy Coverage Regarding Novel Coronavirus:

Policy Benefits	Travel policy issued and travel arrangement made for travelling to Hubei Province		Travel policy issued and travel arrangement made for travelling to Worldwide	
	Before 23 Jan 2020, 10am	On or after 23 Jan 2020, 10:00am ¹	Before 31 Jan 2020, 12pm	On or after 31 Jan 2020, 12:00pm ¹
Medical Expenses	√	√*	√	√*
Trip Cancellation ²	√	X	√	X
Trip Curtailment ³	√	X	√	X

Notes:

*Kindly ensure you exercise reasonable care as per our policy condition and take extra precaution when making your travel plan. Stay tuned to the latest development or you may refer to travel warnings from WHO, Hong Kong or local government for any non-essential travel advice or equivalent to the country or city where you are planning for a trip.

1. Cut-off date and time is applicable to claims resulting from Novel Coronavirus Infection as a known circumstance. Other benefits remain effective as per policy terms and conditions.
2. Subject to i) you, your immediate family member, close business partner or travel companion are diagnosed with Novel Coronavirus Infection and hospital confinement is required, ii) you are under quarantine order, OR iii) unexpected outbreak of pandemic as declared by WHO at the planned destination arising within one (1) week before departure date of the Journey.
3. Subject to i) you, your immediate family member, close business partner or travel companion are diagnosed with Novel Coronavirus Infection and hospital confinement is required, OR ii) OR unexpected outbreak of pandemic as declared by WHO at the planned destination that prohibits the continuation of the Journey.

Q1. Can I claim for Medical Expenses if I am diagnosed with the Novel Coronavirus?

If you are diagnosed with Novel Coronavirus Infection while travelling overseas during the covered period, the respective medical expenses including follow-up medical expenses for up to 90 days immediately after your return to Hong Kong, will be covered.

However, please ensure you take a prudent precautionary care when you make your travel plan and refer always to the travel warnings from WHO, Hong Kong or local government. You may refer to World Health Organization via <https://www.who.int/> or Department of Health via <https://www.dh.gov.hk/cindex.html>

As some cities of Hubei Province and Italy were locked down by the local governments and Red Alert has been launched to South Korea by the Security Bureau of Hong Kong, medical expenses incurred as a result of travelling to these areas might be excluded.

Q2. Can I claim for Trip Cancellation if I want to cancel my trip overseas?

If you are to cancel your trip before departure due to the Novel Coronavirus outbreak, we will reimburse you for any irrecoverable loss of prepaid transportation and/or accommodation expenses or the respective amendment fee when:

- i) you, your immediate family member, close business partner or travel companion are diagnosed with Novel Coronavirus Infection and hospital confinement is required,
- ii) you are under quarantine order, OR
- iii) unexpected outbreak of pandemic as declared by WHO at the planned destination arising within one (1) week before departure date of the Journey.

Claims from voluntary cancellation of trip and policy taken out or travel arrangement made after the cut-off date and time will not be covered.

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If your circumstances do not fall within the above covered situations, but you wish to change your travel plan, as a special arrangement we will accept changes of itinerary by deferring the departure date to 31 Dec 2020 the latest (applicable to Single Trip Travel only). You must advise us of any changes 24 hours before the original travel date by sending us your policy number, contact information and revised itinerary via email to hksi.cs@qbe.com, subject to the following:

- If the travel duration and/or destination varies from the original itinerary, additional premium may apply
- No premium refund shall apply for a shorter duration

We reserve the right to revise premium, terms and conditions.

Q3. Can I claim for Trip Curtailment if I have revised my travel plan to return to Hong Kong earlier than the original itinerary?

If after departure and I have to return to Hong Kong earlier than the original itinerary resulting from the Novel Coronavirus outbreak, Trip Curtailment covers for the additional or irrecoverable loss of prepaid transportation and/or accommodation expenses or the respective amendment fee, when:

- i) you, your immediate family member, close business partner or travel companion are diagnosed with Novel Coronavirus Infection and hospital confinement is required, OR
- ii) unexpected outbreak of pandemic as declared by WHO at the planned destination that prohibits the continuation of the Journey.

Claims from voluntary curtailment of trip and policy taken out or travel arrangement made after the cut-off date and time will not be covered.

Q4. Can I claim for Trip Cancellation if Hong Kong citizens are banned from entering other countries?

Unfortunately, according to the policy terms and condition, Trip Cancellation does not cover expenses resulting from Hong Kong citizens being banned from entering other countries.

However, if you have not started your trip, as a special arrangement we will accept changes of itinerary and the new policy's commencement date shall not be later than 31 Dec 2020 (applicable to Single Trip Travel only). You must advise us of any changes 24 hours before the original travel date by sending us your policy number, contact information and revised itinerary via email to hksi.cs@qbe.com, subject to the following:

- If the travel duration and/or destination varies from the original itinerary, additional premium may apply
- No premium refund shall apply for a shorter duration

We reserve the right to revise premium, terms and conditions within 6 months.

Q5. Will I be covered if I'm in Hubei and being banned from returning to Hong Kong?

Yes. In the event of the Journey being involuntarily delayed, this Policy shall automatically extend the cover up to a maximum of 10 calendar days.

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Q6. Will I get paid if I'm quarantined by the local or Hong Kong government during the trip?

You can submit claim for Quarantine Cash Allowance if you are quarantined overseas by the government of your travel destination if you have taken up the policy and travel arrangement was made before the cut-off date and time.

- Single Trip Travel Insurance policies **before**
 - **6:00pm, 10 March 2020 – Thailand**
- Annual Travel Insurance policies or travel arrangement is made – whichever is the later – **before**
 - **6:00pm, 10 March 2020 – Thailand**

Unfortunately, according to the policy terms and condition, quarantine by the Hong Kong government when you return to Hong Kong is not covered.

Q7. Can I claim for Travel Delay if my flight / train is delayed due to the travel ban in Hubei Province?

No. According to the policy terms and conditions, Travel Delay does not cover expenses resulting from the Novel Coronavirus outbreak.

Q8. Can I activate the emergency evacuation if I am sick and the city that I have travelled to has been locked down?

If you are diagnosed with Novel Coronavirus Infection whilst travelling overseas, Emergency Medical Evacuation shall be provided and based, on your medical condition, appropriate measures will be taken to transport you to the nearest hospital or clinic with appropriate medical facilities.

Please note, all arrangements are subject to actual travel conditions as permitted by the local and Hong Kong governments.

In case of medical assistance required, please call our 24-hour Worldwide Emergency Assistance Service Centre at +852 2862 0138.

Q9. What should I do if I want to submit a claim?

If you would like to submit a claim, please submit online at QBE Claims via <https://claims.qbe.com/claims/>

Required documents:

- 1) Airline / Railway confirmation proving the flight / train is delayed / cancelled
- 2) Original and revised itineraries
- 3) Boarding pass
- 4) Invoice and booking details of the hotel
- 5) Invoice of other items you would like to claim under the policy

As the situation may evolve and impact other areas, we reserve the right to respond to the latest development according to the updated travel warning without further notice. Please take the necessary health precautions and avoid non-essential travel to impacted areas if possible.

For more details regarding the Novel Coronavirus, please visit the websites of World Health Organization via <https://www.who.int/> or Department of Health via <https://www.dh.gov.hk/cindex.html>

The above FAQs are for reference only, please refer to the policy wording for full terms and conditions.

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