

Service Arrangements for Novel Coronavirus

Frequently Asked Questions (FAQs) for Other Customers



Updated: 5 Feb 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:

*Reasonable care should always apply when making your travel plan. Please refer always to travel warnings from WHO, Hong Kong or local government.

1. Cut-off date and time applicable to claims resulting from Novel Coronavirus only. 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 suffering from the Novel Coronavirus and hospital confinement is required, OR ii) you are under quarantine order
3. Subject to you, your immediate family member, close business partner or travel companion are suffering from the Novel Coronavirus and hospital confinement is required

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

If you are diagnosed with contracting the Novel Coronavirus 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>

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

According to the policy terms and conditions, Trip Cancellation does not cover expenses resulting from the Novel Coronavirus outbreak, unless:

- i) you, your immediate family member, close business partner or travel companion are suffering from the Novel Coronavirus and hospital confinement is required, OR
- ii) you are under quarantine order

Subject to individual circumstance, we will reimburse you for any irrecoverable loss of prepaid transportation and/or accommodation or the respective amendment fee if you have taken up:

- Single Trip Travel Insurance policies **before**
 - **10:00am, 23 January 2020 – Hubei Province**
 - **12:00pm, 31 January 2020 – Worldwide, OR**
- Annual Travel Insurance policies or travel arrangements made – whichever is the later – **before**
 - **10:00am, 23 January 2020 – Hubei Province**
 - **12:00pm, 31 January 2020 – Worldwide**

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If your circumstances do not fall within the above situations, but you wish to change your travel plan, as a special arrangement we will accept changes of itinerary within 6 months from your policy's commencement date. 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.

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

According to the policy terms and conditions, Trip Curtailment does not cover expenses resulting from the Novel Coronavirus outbreak, unless you, your immediate family member, close business partner or travel companion are suffering from the Novel Coronavirus and hospital confinement is required.

Subject to individual circumstance, we will reimburse you for any irrecoverable loss of prepaid transportation and/or accommodation or the respective amendment fee if you have taken up:

- Single Trip Travel Insurance policies **before**
 - **10:00am, 23 January 2020 – Hubei Province**
 - **12:00pm, 31 January 2020 – Worldwide, OR**
- Annual Travel Insurance policies or travel arrangement is made – whichever is the later – **before**
 - **10:00am, 23 January 2020 – Hubei Province**
 - **12:00pm, 31 January 2020 – Worldwide**

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 within 6 months from your policy's commencement date. 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. Noted there is an automatic extension of period of insurance due to involuntary delay, can I extend my policy period if I am forced to stay in Wuhan after the 10 days free extension?

After then 10 days' free extension, you can further extend the policy expiry date subject to payment of additional premiums. However, any further claims from this extended period related to the Novel Coronavirus outbreak will be considered a known circumstance and will not be payable.

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 suffering from the Novel Coronavirus 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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