

## Case Studies on Travel Policy Conditions Corresponding to Novel Coronavirus

### Case 1 – Infected with Novel Coronavirus Infection in Mainland China

**Q:** My client is infected by the Novel Coronavirus during the trip in Shanghai, can he claim for medical expenses?

**A:** Regardless of when the travel insurance was taken out, as long as there was no non-essential travel warning or equivalent declared for Shanghai by World Health Organization (WHO), Hong Kong or the local authorities at the time your client departed to Shanghai, he can submit claim for the medical expenses if infected with the Novel Coronavirus.

A summary of the medical expenses coverage by insurer arising out of Novel Coronavirus contracted in Mainland China is as follows:

Medical Expense Cover in Mainland China other than Hubei Province for Policy Taken Out Today (with reference to the exclusion as a known circumstance)	QBE	AIX	AWXX	AXX	CXXbb	ZXXich
	✓	X Cut-off on Jan 29, 2020	X Cut-off on Jan 31 2020	✓	X Cut-off on Jan 31, 2020	✓ Cut-off on Jan 23, 2020

The above position might change according to the latest circumstance. Please keep referring to our latest announcement for updates if any.

### Case 2 – Diagnosed with Novel Coronavirus Infection after Returning to Hong Kong

**Q:** My client is infected by the Novel Coronavirus during the trip, as she didn't consult any doctor during the incubation period overseas but only diagnosed after returning to Hong Kong, can she claim for the Medical Expenses?

**A:** In general, Medical Expenses in Hong Kong is only payable as follow up medical expenses when your client contracted the sickness directly from the trip and with medical treatment overseas. However, our policy has an extension cover for local medical expenses if your client contracted the Novel Coronavirus overseas and no medical treatment outside Hong Kong has occurred but diagnosed with the infectious disease within 7 days after returning to Hong Kong.

A summary of the availability of the extension by insurer is as follows:

Local Medical Expense for Infectious Disease without Doctor Consultation Overseas	QBE	AIX	AWXX	AXX	CXXbb	ZXXich
	✓	X	X	✓	X	✓

### Case 3 – Trip Cancellation / Trip Curtailment due to Red Alert

**Q:** My client has scheduled a trip to Korea and he has to cancel his trip due to Red Alert being launched by the Hong Kong government to avoid non-essential travel to Korea. As the policy was issued and the travel arrangement were made before the cut-off date as known circumstance on Jan 31, 2020, can he submit claim for Trip Cancellation?

**A:** A summary of what are covered under Trip Cancellation by insurer is as follows:

Major Events	QBE	AIX	AWXX	AXX	CXXbb	ZXXich <sup>#</sup>
Infectious Disease*	✓	✓	X	X	✓	✓
Compulsory Quarantine	✓	✓	✓	✓	✓	✓
Serious Injury or Sickness	✓	✓	✓	✓	✓	✓
Natural Disaster or Adverse Weather	✓	✓	✓	✓	✓	✓
Terrorism	✓	✓	X	✓	✓	✓
Strike, Riot or Civil Commotion	✓	✓	✓ Strike only	✓	✓	✓
Red or Black Alert	✓	✓	✓ Black Alert only	✓	✓	✓
Witness Summons or Jury Service	✓	✓	✓	✓	X	X
Serious Damage to Home	✓	✓	X	✓	✓	✓

\*Terms and conditions apply as:

QBE - pandemic as declared by WHO.

AIX - epidemic or pandemic as declared by HK government or WHO.

CXXbb – epidemic

ZXXich – with human-to-human spread in a large cluster(s) of a local population and which is announced by WHO

<sup>#</sup>Applicable to selective plans only

Trip Cancellation is covered for Red Alert being launched to Korea, provided that:

- i) Cancellation takes place within 1 week from the departure date
- ii) The Red Alert was issued at least 1 day after the policy was taken out

Your client can then submit claim for trip cancellation and kindly be reminded that 50% of the relevant loss is payable under Red Alert.

### Case 4 – Trip Cancellation / Trip Curtailment due to Novel Coronavirus

**Q:** My client wants to cancel his coming trip to Japan due to the recent outbreak of Novel Coronavirus Infection, as the policy was issued and the travel arrangement were made before the cut-off date as known circumstance on Jan 31, 2020, can she submit claim for Trip Cancellation under the pandemic cover?

**A:** As at today, WHO has declared the outbreak a Public Health Emergency of International Concern but not meeting the criteria to be a pandemic yet. Until the time the outbreak has arisen to the level of pandemic as declared by WHO, your client can then submit claim for trip cancellation. Likewise, your client can submit claim for trip curtailment in the event of pandemic as declared by WHO.

*If your client wishes to reschedule her trip, you may advise your client of QBE's special arrangement in extension of the policy effective date up to 6 months from the original policy effective date (applicable to Single Trip Travel insurance only).*

#### **Case 5 – Losses due to Lockdown**

**Q:** My client cannot visit Veneto for leisure as the city has been locked down by the Italian government. As the policy was issued and the travel arrangement were made before the cut-off date as known circumstance on Jan 31, 2020, can he submit claim for reimbursing his loss of the pre-paid transportation and/or accommodation?

**A:** *As per above summary of what are covered under Trip Cancellation, there is no relevant coverage on city lockdown, the relevant losses are not payable.*

*As some of the airlines has advised for special refund arrangement, you may advise your client to check with the airline and hotel if the relevant fee can be refunded in this circumstance.*

*If your client wishes to reschedule his trip, you may advise your client of QBE's special arrangement in extension of the policy effective date up to 6 months from the original policy effective date (applicable to Single Trip Travel insurance only).*

#### **Case 6 – Losses due to Travel Ban / Flight Ban**

**Q:** My client has a business trip to the Philippines but has to cancel the trip due to travel ban imposed by the Philippines government / flight ban by the airline, as the policy was issued and the travel arrangement were made before the cut-off date as known circumstance on Jan 31, 2020, can she submit claim for her losses in the pre-paid transportation and/or accommodation?

**A:** *As per above summary of what are covered under Trip Cancellation, there is no relevant coverage on travel ban by the authorities, the relevant losses are not payable.*

*As some of the airlines has advised for special refund arrangement, you may advise your client to check with the airline and hotel if the relevant fee can be refunded in this circumstance.*

*If your client wishes to reschedule her trip before departure, you may advise your client of QBE's special arrangement in extension of the policy effective date up to 6 months from the original policy effective date (applicable to Single Trip Travel insurance only).*

*If the government ban / flight ban is imposed after departure and your client is unable to return to Hong Kong as per original schedule, our policy will automatically extend the period of insurance free-of-charge for up to 10 days.*

#### **Case 7 – Losses due to Failure to Obtain Visa**

**Q:** My client is unable to get her visa to Taiwan issued as the Taiwanese government has suspended issuance of tourist visa to visitors from Hong Kong, as the policy was issued and the travel arrangement were made before the cut-off date as known circumstance on Jan 31, 2020, can he submit claim for his losses in the pre-paid transportation and/or accommodation?

*A: As per above summary of what are covered under Trip Cancellation, there is no relevant coverage on failure to obtain visa, the relevant losses are not payable.*

*As some of the airlines has advised for special refund arrangement, you may advise your client to check with the airline and hotel if the relevant fee can be refunded in this circumstance.*

*If your client wishes to reschedule his trip, you may advise your client of QBE's special arrangement in extension of the policy effective date up to 6 months from the original policy effective date (applicable to Single Trip Travel insurance only).*

#### **Case 8 – Losses due to Quarantine upon Arrival**

**Q:** My client is being quarantine upon arrival to Singapore and under the travel policy terms, compulsory quarantine is covered under Trip Cancellation. As the policy was issued and the travel arrangement were made before the cut-off date as known circumstance on Jan 31, 2020, can she claim for her losses in the pre-paid transportation and/or accommodation?

*A: Trip Cancellation is payable for cancellation of trip before departure. As the client has already departed to Singapore, the losses in the pre-paid transportation and/or accommodation fee are not payable.*

*However, your client is entitled to Quarantine Allowance as being quarantined overseas by the local authority.*

*On top, if your client is unable to return to Hong Kong as per original schedule, our policy will automatically extend the period of insurance free-of-charge for up to 10 days.*

#### **Case 9 – Quarantine Allowance for Dream World Cruise**

**Q:** My client is being quarantined on Dream World Cruise, as the policy was issued and the travel arrangement were made before the cut-off date as known circumstance on Jan 31, 2020, can he submit claim for Quarantine Allowance?

*A: Quarantine Allowance is payable for compulsory quarantined overseas by the local government at destination, no allowance is payable for compulsory quarantined in Hong Kong by the Hong Kong government.*

#### **Case 10 – Quarantined on Diamond Princess Cruise**

**Q:** My client is being quarantined on Diamond Princess Cruise, as the policy was issued and the travel arrangement were made before the cut-off date as known circumstance on Jan 31, 2020, can she submit claim for travel delay?

*A: Travel Delay covers for departure delay of the common carrier, as the client is being quarantined on the cruise instead of a delay in the scheduled itinerary by the cruise, Travel Delay is not covered.*

*However, your client is entitled to Quarantine Allowance as being quarantined overseas by the local authority.*



*On top, if your client is unable to return to Hong Kong as per original schedule, our policy will automatically extend the period of insurance free-of-charge for up to 10 days.*

Disclaimer: Information is as at Feb 26, 2020 and with reference to announcements and coverages published on the insurers' websites. QBEHK shall accept no responsibility on the update, completeness and correctness of information.