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## **Coronavirus (COVID-19) Travel Disruption Advice**

*(as at March 30, 2020)*

The below general information intends to give guidance and reassurance to Cardmembers whose Cards include travel medical and trip cancellation insurance benefits in relation to the COVID-19 pandemic. The guidance information is as accurate and up-to-date as possible but the final decision/assessment of individual customer's claims is made by the insurer.

### **What should I do if I need to make a claim?**

You can make a claim online at any time – please visit [here](#). (If you experience any issues using Internet Explorer, you may need to access this link via Chrome)

You can also send email enquiries to [CS.HK@chubb.com](mailto:CS.HK@chubb.com).

### **I need to cancel or change my travel plans. What should I do?**

In the first instance, you should always contact your airline or travel provider to postpone your trip or arrange a refund or travel credit. Most airlines and hotels are now providing flexible cancellation arrangements and/or travel credits.

If the government advises against all travel, you will not be covered by your insurance policy if you do choose to travel against this advice. If the government advises against all but essential travel, you will only be covered if your travel is essential.

“Essential” in this context we interpret this as travel that an independent person would agree cannot be put off until a later date.

If your travel was booked before the government advice was issued and as a result you cannot travel, the insurer may be able to compensate as explained below.

### **Under what circumstances will I be compensated if I cancel my trip?**

The insurer usually compensates for cancellations only under certain circumstances; however, in these extraordinary circumstances the trip cancellation insurance has been improved and they expect to provide coverage under the following 4 circumstances:

1. Your flight was cancelled due to COVID-19
2. The destination government has imposed restrictions (i.e. quarantine or ban on foreign arrivals), and travel was booked before restrictions were announced

3. Your home country advises against non-essential travel, and travel was booked before advice was issued
4. You have become either ill or quarantined due to COVID-19, and therefore cannot travel

In each of the above circumstances, the below 3 points must also be met:

1. Your insurance policy includes Cancellation/Curtailment cover (all Platinum Card and Centurion Card travel insurance policies include Cancellation/Curtailment cover).
2. You have already contacted your airline or travel provider to change dates or arrange a refund or to receive a travel credit and have been unsuccessful. The insurer will require proof of this as part of your claim.
3. Your travel was booked on an American Express card.

Please note: All claims are subject to validation.

### **I no longer want to travel abroad because I am worried about the spread of the virus. May I cancel?**

Only when the government advises against travelling to a country or region and you had booked your trip before the advice was issued is cancellation cover in place. Disinclination to travel is not covered under the terms of your insurance.

### **What if my Medical Practitioner advises against travelling to an affected area because I am more vulnerable to the virus?**

You should not travel against medical or government advice. If you are pregnant, elderly or have a medical condition, the insurer will consider your claim on a case-by-case basis. You still need to contact your airline or travel provider first, and then get in touch with the insurer before your planned departure date.

### **I am travelling to a sports event / concert / theme park but it is cancelled or closed because of coronavirus. Can I cancel my trip?**

The insurer can only compensate your trip cancellation claim if you cannot travel for one of the stipulated reasons in the section above, 'Under what circumstances will I be compensated if I cancel my trip?'.

### **Am I covered if I contract coronavirus on holiday?**

As long as you have not travelled against medical or government advice, if you become ill while on holiday and have Medical cover, your medical expenses abroad will be covered subject to terms and conditions. In this event, please contact your 24-hour medical assistance team for guidance by calling the number on the back of your card.

### **If I am quarantined in a hotel, do I have to pay for the room?**

If you are confined to your hotel under doctor's orders for at least 48 hours, the insurer will pay for the room, up to the policy limit. If you paid in advance for excursions or activities that you cannot do because of your quarantine, they will compensate for that, up to the policy limit

The insurer will not settle costs where the hotel or excursion provider have a policy in place to provide a refund or credit for future use.

### **Making a claim.**

You can make a claim online at any time – please visit [here](#).

### **Card Insurance Benefits**

For more information about your card insurance benefits please visit Hong Kong [Insurance Benefit Centre](#). (If you experience any issues using Internet Explorer, you may need to access this link via Chrome)

# 新型冠狀病毒 (COVID-19) 旅遊受阻指引

(截至 2020 年 3 月 30 日)

以下一般資訊旨在為會員提供與 COVID-19 相關的指引，適用於持卡旅遊保險保障範圍已包含旅遊醫療及行程取消的保障。指引的資訊會盡可能保持準確及最新，惟顧客索償的最終決定 / 評估均以承保人為準。

## 如果我需要申請索償，該怎麼做？

您可隨時在網上申請索償，請到訪[此處](#)。（如使用 Internet Explorer 出現任何問題，請改以 Chrome 前往此網站）

如有查詢，您亦可電郵至 [CS.HK@chubb.com](mailto:CS.HK@chubb.com)。

## 如我需要取消或更改我的外遊計劃，我該怎麼辦？

無論如何您亦應第一時間聯絡您的航空公司或旅行社，延遲您的行程，或申請退款。大部分航空公司及酒店現時均提供靈活的安排。

如果政府建議不要外遊，而您仍選擇違反指引外遊，則無法獲得您的保險保障。

如果政府建議如非必要不要外遊，則僅在您的旅程屬必須的情況下，方可得到保障。

文中「必要」的意思為一名獨立人士會同意是一趟不可延期的行程。

如您的旅程在政府發出建議前已預訂，並因此無法旅行，承保人或可如下方所述提供賠償。

## 如我取消行程，會在甚麼情況下獲得賠償？

承保人一般僅會就因特定情況取消行程而賠償；然而鑑於這些特殊情況，承保人已修訂行程取消保險，應可就以下四種情況提供保障：

1. 您的航班因新型冠狀病毒 (COVID-19) 而取消
2. 目的地政府已實施限制 (即檢疫或禁止外來旅客入境)，而旅程於限制公佈前已預訂
3. 您出發國家 / 地區建議如非必要不要旅行，而旅程在建議發出前已預訂
4. 您患上新型冠狀病毒 (COVID-19) 或因 新型冠狀病毒 (COVID-19) 而進行檢疫，導致無法旅行

上述各種情況均須符合以下三點：

1. 您的保險計劃設有行程取消 / 縮短保障 ( 所有白金卡及 Centurion 卡旅遊保險計劃均有行程取消 / 縮短保障 ) 。
2. 您已聯絡航空公司或旅行社更改旅遊日期，或安排退款或獲取旅遊點數但無法作出有關安排。承保人將要求您在索償申請中提供此證明。
3. 您的旅程乃以美國運通卡預訂。

請注意：所有索償均須接受批核。

### **我很擔心病毒擴散的情況，因此不想外遊。我可否取消行程？**

只有在政府建議不要前往某國家 / 地區，而您在建議發出前已預訂行程，方可獲行程取消保障。根據您保險的條款，因不欲旅行而取消行程並不在保障範圍內。

### **如我的醫生因我較易受病毒感染而建議我不要前往受影響地區，該怎麼辦？**

您應遵照醫生或政府建議而不要外遊。如果您是孕婦、長者或病症患者，承保人會因應個別情況考慮您的索償。但您仍需在計劃出發日期前，先聯絡您的航空公司或旅行社，再聯絡承保人。

### **我要前往的體育賽事 / 演唱會 / 主題樂園因新型冠狀病毒而取消或關閉，我可否取消行程？**

承保人僅能就您因上述章節「如我取消行程，會在甚麼情況下獲得賠償？」所列的其中一個原因而無法旅行，而向您的行程取消索償申請作出賠償。

### **如果我在度假期間感染新型冠狀病毒，是否受到保障？**

只要您並非在違反醫生或政府建議下外遊，如您在度假期間生病並享有醫療保險保障，則可按您醫療保險的條款及細則獲海外醫療費用賠償。如遇此情況，請致電卡背面的會員熱線，向您的 24 小時醫療援助隊尋求指引。

## 如我在酒店檢疫，是否需要支付房費？

如您因醫生命令須留在酒店至少 48 小時，承保人會支付房費，以保單限額為上限。如您已預先支付觀光行程或活動費用，但因檢疫而無法參加，他們會就其作出賠償，以保單限額為上限。

如酒店或觀光服務供應商已落實政策安排退款或日後可用的點數，承保人將不會承擔費用。

## 申請索償

您可隨時在網上申請索償，請到訪[此處](#)。

## 運通卡保險保障

如欲進一步了解您的運通卡保險保障額，請瀏覽香港的[保障支援中心](#)。（如使用 Internet Explorer 出現任何問題，請改以 Chrome 前往此網站）