

American Express Travel Insurance

Claims Response

Coronavirus (COVID-19)

CHUBB®

Updated 03 March 2020

The spread of Coronavirus (COVID-19) is a rapidly developing situation. Chubb is closely monitoring guidance issued from leading organizations, including the [World Health Organization](#) (WHO) and local health authorities. The company is also tracking the progression of the coronavirus through its travel security and medical assistance partners.

To assess its policy response to coronavirus, Chubb has carefully considered governmental and other public reporting of this situation.

Policy Response

Chubb will assess all claims in accordance with the facts of each case, the Policy Wordings and any applicable Certificate of Insurance. Your cover will depend on the type of plan you purchased and your individual circumstances.

“Foreseen Circumstance” Under Policy Terms and Conditions

Insurance coverage for a “foreseen circumstance” may be precluded under the terms and conditions of some policies. COVID-19 is considered a “foreseen circumstance” effective **4:00pm (NZDT) on 2 March 2020** for new policies effected and/or new paid travel arrangements made after this date.

It is important that you consider this prior to the purchase of any new travel insurance or new paid travel arrangements for an existing travel policy with us.

If you have questions about whether a planned trip will be covered, please contact Chubb customer service at 0800 422 346. If you are an insured person and you require emergency assistance, please contact Chubb Assistance on +64 9 374 1774 (reverse charge via an operator is available).

If a travel cancellation or disruption loss does occur, please first contact your travel agent or the airline (before submitting a claim) to seek a refund or make alternate travel arrangements based on existing tickets. After this, if you still have a loss, you may wish to submit a claim along with the original and amended itineraries and relevant documents to substantiate your remaining loss.

If you are travelling or planning to travel and you require travel advice, please visit the New Zealand Government Smart Traveller website [here](#).

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