

Information about Coronavirus COVID-19

On 11th March 2020, the **World Health Organization (WHO)** has characterized **COVID-19 as a pandemic.**

We recommend all travelers to exhibit appropriate caution in relation to the coronavirus.

Following this update from the WHO, please note the inclusion of a General Exclusion, which stipulates that the policy does not cover any loss arising from pandemics or epidemics. Please refer to your Policy Wording for full details on your coverage and any exclusions.

Despite these policy General Exclusions, Allianz will *until further notice* accommodate claims for emergency medical expenses and emergency assistance services, for customers who become ill from the coronavirus during their journey, as well as any trip cancellation and trip interruption claims for any customer that has fallen ill with coronavirus before or during their trip.

If you are already travelling,

- If you have been affected with close exposure or are showing symptoms of the coronavirus and require medical assistance, please contact our Emergency Assistance team immediately
- If your travel arrangements have been affected by this event, we firstly recommend contacting your travel agent or travel provider regarding the best option for altering your trip. Your travel providers may provide penalty free options to amend travel arrangements, please contact them directly for details.

If you have not yet departed,

- We recommend you contact your travel agent or travel provider regarding the best option for altering your trip. Some travel providers may provide penalty free options to amend travel arrangements and we recommend you contact them for further details.

Please refer to next page for details on Frequently Asked Questions.

Will the policy cover my loss if I want to cancel/curtail/re-route my trip due to coronavirus?

Depending on the plan you have selected, you may be covered if you are required to cancel or curtail your overseas journey due to illness or injury incurred by you, your family member or your travel companion.

For cancellation or curtailment due to epidemic, fear of epidemic, flight cancellation by the airline or common carrier, or government restriction, your policy does not offer coverage. Please contact your airline or travel agent to determine the best options for altering your trip.

If I am forced to cancel my journey due to the coronavirus, is my insurance premium refundable.

As per the conditions of the policy, any single-trip plan is non-refundable. If you have taken an Annual Plan and wish to cancel your policy, we may be able to offer a partial premium refund based on the policy issuance date.

What should I do if I have symptoms, or have been diagnosed with the coronavirus while overseas?

Please contact our 24*7 emergency assistance hotline immediately for support with your overseas hospitalization. Please note that if your overseas medical expenses incurred are directly linked to an epidemic or due to travel against the advice of the Department of Health or World Health Organization, policy exclusions may apply.

If I am diagnosed with coronavirus after returning to Hong Kong from my trip, will I be covered?

Our travel insurance policy is designed to protect you during your overseas journey. If you are diagnosed with coronavirus within Hong Kong, either before or after your journey, your policy will not cover the costs of any medical expenses incurred locally.

If I need to stay overseas longer than the original scheduled travel period, will I be covered?

If the event that your Journey is unavoidably delayed or extended beyond the period stated in the Certificate of Insurance, due to hospitalization, delay/interruption of the common carrier, or other circumstance beyond your control, you may be entitled to automatically extend your Policy without charge for this extended period as is reasonably necessary for completion of your insured Journey. For the details on the extension period, please refer to your policy wording.

If an Outbound Travel Alert (OTA) has been raised for my planned destination, can I claim for the cancellation of the trip.

As of 11th March 2020, the WHO has declared the coronavirus as a pandemic. Claims related to pandemics are generally excluded under your policy. For travelers visiting countries where an OTA has been raised we suggest you to contact directly your airline or travel service provider to request a refund of your fees.



Contact us

General Enquiry : HKtravelsales@allianz.com

Claim Enquiry : HKtravelclaims@allianz.com

有關新型冠狀病毒的常見問題

世界衛生組織於2020年3月11日宣佈2019新型冠狀病毒構成全球大流行。

我們建議所有旅客須注意新型冠狀病毒的疫情發展及影響。

隨著世界衛生組織的信息更新，我們建議閣下需注意在保單中一般不受保事項中的條款列明：任何因廣泛性流行性疾病或大規模流行性疾病引致的損失不屬保單保障範圍。有關詳細的承保範圍和不受保事項，請查閱閣下的保單條款。

然而，若閣下因在旅程中患上新型冠狀病毒而引致緊急醫療費用和緊急援助服務，或在旅程開展前後因患上新型冠狀病毒而引致旅程取消和旅程中斷的損失，我們將會處理其索償，直至另行通知。

如閣下已在旅程中，

- 如閣下因密切接觸新型冠狀病毒或出現新型冠狀病毒症狀而受到影響並需要醫療救助，請立即聯繫我們的緊急支援團隊。
- 如閣下的旅行安排受到此事件影響，我們建議閣下先聯繫旅行社或旅行提供商，以尋求更改旅程的最佳選擇。閣下的旅行社可能會提供免費修改行程安排，請直接與他們聯繫以獲取詳細信息。

如閣下尚未出發，

- 我們建議閣下先聯繫旅行社或旅行提供商，以尋求更改旅程的最佳選擇。閣下的旅行社可能會提供免費修改行程安排，請直接與他們聯繫以獲取詳細信息。

有關常見問題的詳細信息，請參閱下一頁。

如果因為新型冠狀病毒想取消/中斷/更改旅程，我可以就有關損失索償嗎？

根據閣下選擇的計劃，如果受保人、親屬、擬定同行夥伴因生病或受傷而被要求取消或中斷旅程，則可能會受到保障。

然而，對於因流行病、擔心流行病、航空公司或普通承運人取消航班或政府禁令而導致的取消或中斷，有關的索償並不包括在保單的保障範圍之內。請閣下與航空公司或旅行社聯繫，以確定更改行程的最佳選擇。

如果我因為新型冠狀病毒而被迫取消旅程，我可以申請退還保費嗎？

根據政策規定，任何單程旅行計劃均不可退款。如果閣下已選擇了全年保障並希望取消保單，則我們可以根據保單簽發日期退還部分保費。

如果我在海外出現新型冠狀病毒的病徵或確診患上新型冠狀病毒，我可以申請索償嗎？

請立即聯繫我們的24 * 7緊急支援熱線，以獲取海外住院的支援。請注意，如果閣下的海外醫療費用直接與流行病有關或違反衛生署或世界衛生組織的建議而開展旅程，則可能屬於保單不受保事項。

如果我在外遊返港後確診患上新型冠狀病毒，我可以申請索償嗎？

我們的旅行保險單旨在保護閣下的海外旅程。如果閣下於旅行前後在香港被診斷出患有新型冠狀病毒，則閣下的保單將不保障閣下在當地發生的任何醫療費用。

如果我需要在海外逗留比原定計劃更長的時間，我的保單受保嗎？

如果由於住院，公共交通工具營運商造成的旅程延誤/中斷或發生閣下無法控制的其他情況而導致閣下的旅程無可避免地被延誤或延長到保險證書中規定的期限之外，則閣下可能有權自動延長其保單，而無需繳交在完成閣下的受保旅程時合理需要延長時間的費用。有關延長期限的詳細信息，請參閱您的保單條款。

如果我的旅程計劃目的地被發出外遊警示，我可以申請旅程取消的索償嗎？

由於世界衛生組織於2020年3月11日宣佈新型冠狀病毒構成全球大流行，任何與大規模流行病有關的索償在閣下的保單下屬於一般不受保事項。對於前往已被發出外遊警示的國家/地區的旅客，我們建議閣下直接與航空公司或旅行服務提供商聯繫，以要求退款。



聯絡我們

一般查詢: HKtravelsales@allianz.com

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