

Information about Coronavirus, China

On 30 January 2020, the WHO declared the outbreak of a new coronavirus, 2019-nCoV, centered on Wuhan in central China, as a **Public Health Emergency of International Concern (PHEIC)**

A Travel Health Advice from the Hong Kong Department of Health has been updated from 28 January 2020, and including advice “***Do not travel to Hubei Province where community transmission of novel coronavirus is occurring***”

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

If you are already travelling,

- If you have been affected as a result of events in China and require medical assistance, please contact our Emergency Assistance team
- 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 your pre-booked travel arrangements have been affected and you have a travel insurance policy that provides coverage for delays or cancellation of travel arrangements, you may be able to claim for additional travel, accommodation and meal expenses. Please ensure you keep all receipts and proof of purchases to submit with your claim.

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 your Policy Wordings for full details on your coverage and any exclusions.

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.

For customers that purchased their insurance prior to 31 January 2020, and wish to extend their stay overseas for any reason, you may do so by buying a new policy for the extended period through the original purchase channel. For such extension, please also immediately notify our customer service team with email to explain reason for the extension, period of the extension, and written confirmation that no claim incidents have occurred prior to the start of the extended period. Under no circumstance do we accept requests for extensions for customers having already incurred a claim.



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1月30日宣佈中國新型冠狀病毒疫情構成國際關注的突發公共衛生事件（PHEIC）。

香港衛生署亦於2020年1月28日更新旅遊健康指引，包括呼籲市民“勿前往湖北省範圍”。

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。

如閣下已在旅程中，

- 如閣下因在中國內地發生的事件而受到影響並需要醫療救助，請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。
- 如閣下預訂的旅程安排受影響，而閣下的旅遊保險提供旅程延誤或旅程取消的保障，則閣下可以提交索償申請理賠額外的交通、住宿和餐飲費用。請保留所有收據和支付費用的證明文件以便在申請索償時一併提交。

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。

有關閣下的承保範圍和不受保事項，請查閱閣下的保單條款。

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。

對於在2020年1月31日之前購買保險並基於任何原因希望將其逗留海外的時間延長的客戶，您可以通過原始購買渠道購買延長期限的新保單。對於此類延期，請立即通過電子郵件通知我們的客戶服務團隊，以說明延期的原因，延期時間和書面確認‘在延期開始之前沒有發生任何索賠事件’。在任何情況下，我們都不會接受已經提出索賠的客戶的延期請求。

 **聯絡我們**

一般查詢: HKtravelsales@allianz.com

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