



New Coronavirus Outbreak: Enhanced Policy Coverage and Preventive Measures

The outbreak of the new coronavirus continues to escalate, with cases confirmed in Hong Kong and Macau. As a customer-oriented company, AXA Hong Kong and Macau is now offering the following enhanced coverage and services to its customers until further notice*:

1. Additional hospital cash benefit

If insured persons with AXA Life Insurance or Medical policies, or insured employees and dependents of Employee Benefits hospitalisation policies, are hospitalised due to a confirmed case of new coronavirus infection, AXA will provide an additional daily hospital cash benefit of HK\$700 for a period of up to 45 days (from now until 30 April), without waiting period.

2. 24-hour customer service hotline

A 24-hour customer service hotline (852-2894 4701) has been set up to answer customer queries about the new coronavirus. The service hotline will operate as usual throughout the Lunar New Year holiday.

For AXA Medical Insurance or Employee Benefits customers:

3. If you are suspected of contracting, or are confirmed to have contracted the new coronavirus, you do not need to apply for pre-authorisation for hospital admission in Hong Kong, Macau and Mainland China and can also apply for any related claims.
4. If you are admitted to an isolation ward in a hospital in Hong Kong, Macau or Mainland China due to a suspected or confirmed case of new coronavirus infection, you are still entitled to claim eligible medical expenses regardless of the type of hospital ward.

For AXA Travel Insurance customers:

5. If your original trip to Mainland China is cancelled, you can apply for a premium refund for the travel insurance purchased.
6. If your trip is cancelled due to your entry-visa being rejected, destination country flight ban or immigration ban for Hong Kong travellers, you can apply for a premium refund for the travel insurance purchased.
7. If you contract the new coronavirus while travelling abroad, you can claim eligible medical expenses.

How can you effectively prevent new coronavirus? **Dr. Alexander Chiu, Medical Director, Health and Employee Benefits of AXA Hong Kong and Macau**, would like to share the following 3 tips:

- **Wearing surgical masks**

People at high risk, such as the elderly, chronically ill, and people with poor resistance; people with fever, cold symptoms, or people staying at crowded places, should choose surgical masks and wash their hands before wearing masks. The color of the mask should face outwards, with the iron wired side facing up. When wearing, make sure to mould the iron wire to fit the nose and cover the mouth, nose and chin completely. It is not recommended to wear anti-pollen and N95 masks. Put your used mask in a plastic bag before disposal.

- **Clean hands thoroughly**

Wash your hands with soap and water when washing your hands. Rub your hands with soap for at least 20 seconds. Pay special attention to your fingers and wrists to ensure that your hands are thoroughly cleaned. If you do not have access



to hand-washing facilities, you can use alcohol hand rub instead. It is recommended to use a product with an alcohol concentration of 70-78%, which can effectively kill bacteria and viruses up to 99%.

- **Cover nose and mouth when coughing or sneezing**

When coughing or sneezing, do not cover your mouth and nose with your palms, because bacteria can easily stick to your palms and spread with human-to-human interaction or contaminate the objects you contact. The proper way is to cover your nose and mouth with your arm or paper towel and this can prevent the spread of droplet bacteria more effectively. Remember to perform hand hygiene immediately after cleaning your nose and mouth.

* Subject to the relevant terms and conditions. Coverage includes medical and travel insurance products purchased via HSBC and underwritten by AXA.