



SmartTraveller cover under Novel Coronavirus

(updated on 19 March 2020)

With the situation of Novel Coronavirus (COVID-19) continuing to develop, we understand that your travel plans may have been disrupted. To ease your concern, we have launched a special arrangement.

Special arrangement for Novel Coronavirus

If you decided to cancel your trip to anywhere in the world outside Hong Kong, you can apply for premium refund for the Single Trip SmartTraveller policy purchased.

The following is developed to help you better understand the SmartTraveller cover under different scenarios brought about by COVID-19.

Frequently asked questions triggered by COVID-19

1. Trip cancellation

Will I get any cover in case of trip cancellation?

Reason of cancellation	Benefit under SmartTraveller
Mandatory quarantine I am being quarantined by the Hong Kong government, so I cannot travel.	You can enjoy full benefit under trip cancellation which covers your irrecoverable prepaid cost for transportation and accommodation.
Contracted COVID-19 in Hong Kong I (or my family member / travelling companion has) am contracted with COVID-19 in HK, so I cannot travel.	You can enjoy full benefit under trip cancellation which covers your irrecoverable prepaid cost for transportation and accommodation.
Trip to the Mainland China cancelled I have decided to cancel my trip to the Mainland China in view of the outbreak.	Regret that our policy does not provide trip cancellation cover under such situation. As a special arrangement, we will refund the premium you paid for Single Trip SmartTraveller if you want to cancel the policy.
Entry-visa being rejected / Entry banned I cannot travel as planned because the place I'm planning to visit: <ul style="list-style-type: none"> • has banned entry of Hong Kong resident; or • has stopped issuing visa; or • has imposed mandatory quarantine; or • has imposed flight ban 	Regret that our policy does not provide trip cancellation cover under such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip. As a special arrangement, we will refund the premium you paid for Single Trip SmartTraveller if you want to cancel the policy.

Flight cancellation The flight I have booked has been cancelled even though there is no flight ban imposed by the government, so I cannot travel as planned.	Regret that our policy does not provide cover under such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip.
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2. Contracted COVID-19 while overseas

Will I get any cover if I contracted COVID-19 when I am overseas?

We will provide you the following covers:

- Medical expenses you incurred overseas
- Follow-up medical expense within 3 months after you returned to Hong Kong
- Irrecoverable cost due to trip curtailment
- If you need to stay overseas longer than planned, we will automatically extend your period of insurance up to 10 days free of charge for Single Trip policy (for Annual policy, your journey can be as long as 90 days)
- If you need to extend your stay even longer than 10 days, please contact us on (852) 2523 3061 for special arrangement, we will do our best to support

World Health Organization (WHO) has declared COVID-19 a pandemic. Will AXA consider the virus a pre-existing condition?

There is no change on SmartTraveller cover after WHO declared COVID-19 a pandemic. We will continue to cover medical costs and trip curtailment expenses if unfortunately you contract the COVID-19 during the trip.

3. Confirmed contraction of COVID-19 after returning to Hong Kong

Will I get any cover if I am only confirmed having contracted overseas after returning to Hong Kong?

If you are confirmed to have contracted COVID-19 overseas within 14 days after returning to Hong Kong, we will provide you the cover on follow-up medical expense even if there is no medical expense incurred overseas.

4. Trip curtailment

Will I get any cover if I shortened my trip?

Reason of curtailment	Benefit under SmartTraveller
My close family member has contracted COVID-19 while overseas and I need to stay to look after him/her and cannot continue the rest of my trip.	<p>You can enjoy full benefit under trip curtailment which covers your irrecoverable prepaid cost for transport and accommodation or additional transport and accommodation costs back to Hong Kong.</p> <p>If you need information on alternative flight, please call AXA Emergency Assistance Service at (852) 2861 9285 and we will do our best to help.</p>
My close family member has contracted COVID-19 in Hong Kong and I need to shorten my trip and return to Hong Kong to look after him/her.	<p>You can enjoy full benefit under trip curtailment which covers your irrecoverable prepaid cost for transport and accommodation or additional transport and accommodation costs back to Hong Kong.</p> <p>If you need information on alternative flight, please call AXA Emergency Assistance Service at (852) 2861 9285 and we will do our best to help.</p>
<p>I have decided to shorten my trip due to the outbreak; or</p> <p>I have decided to shorten my trip as I have heard the local government will impose flight ban soon.</p>	<p>Regret that we are unable to provide trip curtailment benefits in such situation.</p> <p>If you need information on alternative flight, please call AXA Emergency Assistance Service at (852) 2861 9285 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.</p>
My airline cancelled my return flight while I am overseas.	<p>Regret that we are unable to provide trip curtailment benefits in such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip.</p> <p>If you need information on alternative flight, please call AXA Emergency Assistance Service at (852) 2861 9285 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.</p> <p>If you need to stay overseas longer than planned, we will automatically extend your period of insurance up to 10 days free of charge for Single Trip policy (for Annual policy, your journey is covered up to 90 days). If you need to extend your stay even longer than 10 days, please contact us on (852) 2523 3061 for special arrangement.</p>

5. Travel Alert

The Hong Kong Government has issued a Red Outbound Travel Alert for the entire world, except Mainland China, Macau and Taiwan, can I get any compensation if I cancel or curtail my trip?

For trips cancelled or curtailed due to Red Outbound Travel Alert, we will reimburse up to 50% of the irrecoverable deposits or charges paid in advance for the following:

- Single-Trip policies purchased before the cut-off time
- Annual policies with travel booking made before the cut-off time

Country / Territory	Cut-off Time
South Korea	20:00 pm, 24 February 2020
Europe Schengen Countries (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Principality of Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovak Republic, Republic of Slovenia, Spain, Sweden, and Switzerland)	21:00 pm, 13 March 2020
US, UK and Ireland	21:00 pm, 15 March 2020
Mainland China, Taiwan, Macau	No Red Outbound Alert issued Yet
All other countries or territories (except mentioned above)	19:00 pm, 17 March 2020

If in future, the Hong Kong Government changes the Outbound Travel Alert to Black for your travel destination, we will reimburse up to 100% of the irrecoverable deposits or charges paid in advance for the following:

- Single-Trip policies purchased before the time the Red Alert is changed to Black
- Annual policies with travel booking made before the time the Red Alert is changed to Black

If you decide to cancel or postpone your trip, you can also choose to cancel your Single Trip policy with full refund if you do not have any irrecoverable deposits or charges paid in advance.

The above Information is for reference only, and not intended to be a complete description of the applicable terms and conditions. Please refer to your policy to understand the terms and conditions of all the benefits and exclusions.