



Latest Arrangement for Travel Insurance Coverage regarding the Coronavirus Disease (COVID-19)

1. If a customer has purchased travel insurance from Blue Cross and there is an outbreak of Coronavirus Disease (COVID-19) in the planned destination, will the journey be covered?

Ans: Since the World Health Organization declared the outbreak of the Coronavirus Disease (COVID-19) as a pandemic at midnight on 12 March 2020 (HK Time), the coverage of our travel insurance benefits will be payable as follows:

Benefit Items	Date of Application: 11 March 2020 or before	Date of Application: 12 March 2020 or after
	Date of Departure: 12 March 2020 or after	Date of Departure: 12 March 2020 or after
Trip Cancellation Benefit [#]	Covered under existing policy terms and conditions	Not covered due to the 'known' condition
Trip Re-arrangement Benefit ^{#^}		
Cash Allowance Benefit - Compulsory Quarantine* Cash Allowance		
Other Benefits (Including Medical Expenses Benefit, Overseas Hospital Cash Allowance, Personal Accident Benefit, Travel Delay Benefit, Baggage Delay Benefit and Personal Liability Benefit, etc.)	(For Compulsory Quarantine* Cash Allowance, the applicable period is extended from 7 days to 14 days after returning to Hong Kong)	Covered under existing policy terms and conditions

[#] Relevant deposit and expenses are forfeited and irrecoverable from the relevant parties.

^{*} "Compulsory Quarantine" shall mean a compulsory quarantine period of not less than a continuous period of 24 hours in a hospital or at a specific place designated by the government, excluding any dwelling quarantine.

[^] If a customer departs on or before 11 Mar 2020 and returns to Hong Kong after 12 March 2020, Trip Re-arrangement Benefit is still applicable to cover the additional travelling and accommodation expenses solely for the purpose of continuing his/her journey to the original planned destination.



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2. If a customer chooses to cancel the trip of his/her own accord in view of Coronavirus Disease (COVID-19), can he/she cancel the policy and get the premium refund?

Ans: In case of outbreak of the Coronavirus Disease (COVID-19) in the planned destination, customers can choose to defer the policy effective date (a maximum of 180 days from the original policy effective date) or opt for policy cancellation with premium refund upon provision of a copy of the flight ticket or tour document. Such request must be submitted to us prior to the original policy effective date via email (cs@bluecross.com.hk) with the original planned destination declared. Blue Cross reserves the right of final decision or to request further information for validation.

3. If entry restrictions are imposed at the planned destination after departure, resulting in trip re-arrangement, what does the travel insurance cover?

Ans: Customers can gain a better understanding of the scope of coverage under such circumstances by making reference to the information provided in Question (1).

Important note: In view of the ongoing development and latest news of the Coronavirus Disease (COVID-19), Blue Cross may update the above information and arrangements from time to time. The Company reserves the final rights of the decision.

Remark: Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please visit www.bluecross.com.hk, Blue Cross HK Digital Insurance App or call Blue Cross Customer Service Hotline on 3608 2988.

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