



## Latest Arrangement for Travel Insurance Coverage regarding COVID-19

COVID-19 was declared as a pandemic by the World Health Organisation on 12 March 2020 (HK Time). Below is an overview of our travel insurance coverage on COVID-19 for policies issued on or after 12 March 2020:

Benefit Items	Single-trip Travel (Travel Smart)	Annual Travel (Annual Infinity Travel Insurance Pass)	Overseas Study/ Working Holiday (Overseas StudySafe / Working HolidaySafe)
Medical Expenses	Covered as usual as per policy terms	Covered as usual as per policy terms	Covered as usual as per policy terms
Overseas Hospital Cash Allowance	Covered as usual as per policy terms	Covered as usual as per policy terms	Not applicable
Compulsory Quarantine Cash Allowance *	Not covered due to the 'pre-existing' condition	Not covered due to the 'pre-existing' condition	Not applicable
24-hour Worldwide Emergency Aid	Covered as usual as per policy terms	Covered as usual as per policy terms	Covered as usual as per policy terms
Personal Accident	Covered as usual as per policy terms	Covered as usual as per policy terms	Covered as usual as per policy terms
Trip Cancellation / Cancellation of Study *	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)
Trip Curtailment / Study Interruption *	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)	Not covered due to the 'pre-existing' condition (The benefit shall be payable for unfit to travel due to the confirmed diagnosis of COVID-19.)
Re-routing *	Not covered due to the 'pre-existing' condition	Not applicable	Not applicable
Travel Delay	Covered as usual as per policy terms	Covered as usual as per policy terms	Covered as usual as per policy terms
<b>Additional Coverage - COVID-19 Travel Protection (Promotion Period: 1 January 2022 – 30 June 2022)</b>			
Free Vaccine Cash Allowance	Covered as per policy terms	Covered as per policy terms	Covered as per policy terms

\* Infectious Disease / epidemic disease is a "covered peril" on below benefit items under policy provision originally: Compulsory Quarantine Cash Allowance, Trip Cancellation / Cancellation of Study, Trip Curtailment / Study Interruption, Re-routing.

However, Infectious Disease / epidemic disease related to COVID-19 was classified as a pre-existing condition from 12 March 2020 onwards due to the declaration by the World Health Organisation.



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## FAQ

1. Does travel insurance cover the expense of COVID-19 testing by participating in the travel bubble scheme?

**Ans:** The COVID-19 testing expense incurred by participating in the travel bubble scheme is not incidental to any Injury or Sickness contracted by the Insured during the Journey. Therefore, it is not covered by travel insurance.

2. What kind of benefits is offered under the new Vaccine Cash Allowance?

**Ans:** The Free Vaccine Cash Allowance offers daily hospital cash allowance subject to either one of the below hospitalisation conditions:

- a) Confirmed diagnosis of COVID-19 after immunisation; or
- b) Suffered from Serious Sickness and confined in hospital due to immunisation directly within 30-day period from the vaccination.

The maximum Covered Period is from 14 days before the journey until the end date of Period of Insurance originally scheduled or 31 July 2022 (whichever is the earlier) in which the policy is in effect.

For detailed terms, please refer to the terms and conditions of Free Vaccine Cash Allowance.

3. Does the Free Vaccine Cash Allowance provide coverage if the Insured has been quarantined before the journey?

**Ans:** The Free Vaccine Cash Allowance is not applicable if the Insured has ever been quarantined due to suspected infection with COVID-19 within 30 days before the policy application date. In addition, it is also not applicable if the Insured has been diagnosed with or already has signs or symptoms of COVID-19 upon the policy application date.

4. Does the provision of Free Vaccine Cash Allowance affect other benefit items?

**Ans:** The Free Vaccine Cash Allowance is an additional free benefit item (Promotion Period: 1 January 2022 – 30 June 2022). The claim of this benefit will not affect the coverage of other benefit items.

5. Is automatic extension for Unavoidable Delay Benefit still applicable on condition(s) arisen from COVID-19 incident?

**Ans:** Automatic extension for Unavoidable Delay Benefit is still applicable as per existing policy terms. However, the end date of the Covered Period for Free Vaccine Cash Allowance is only applicable until original scheduled end date of the journey or 31 July 2022 (whichever is the earlier).

**Important note:** In view of the ongoing development and latest news of 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](http://www.bluecross.com.hk), Blue Cross HK Digital Insurance App or call Blue Cross Customer Service Hotline on 3608 2988.

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