

Frequently Asked Questions (FAQs) for Novel Coronavirus



Updated: 14 Apr 2022

1. Will I be covered if I have already been vaccinated?

Yes, if you are diagnosed with Novel Coronavirus Infection while travelling and have already been vaccinated with at least one approved vaccine by the Hong Kong Government, medical and related expenses coverage including hospital cash benefit will be provided and the respective loss of deposit or cancellation fee, loss due to curtailment will also be covered (for details, please refer to the endorsement via Hang Seng Bank website- Travelsure Protection Plan).

Other items not related to Novel Coronavirus will also be covered.

However, please ensure you take a prudent precautionary care and avoid non-essential travel to those countries/areas were severely affected by Novel Coronavirus when you make your travel plan and refer always to the travel warnings from WHO, Hong Kong or local government. You may refer to World Health Organization website/ or Department of Health website.

2. Will I be covered or get premium refund if I cancel my trip due to outbreak of Novel Coronavirus?

We regret that no benefit will be provided under Trip Cancellation due to the Novel Coronavirus outbreak as such claim is regarded as a known risk.

However, you will be able to get premium refund provided that you could supplement flight cancellation or any other evidence within 30 days of the start date of the trip.

If you wish to change your travel plan, as a special arrangement, we will accept changes of itinerary within 6 months from your policy's commencement date. You must advise us of any changes 24 hours before the original travel date by sending us your policy number, contact information and revised itinerary via email to cs.gihk@qbe.com subject to the following:

- If the travel duration and/or destination varies from the original itinerary, additional premium may apply
- No premium refund shall apply for a shorter duration

We reserve the right to revise premium, terms and conditions within 6 months.

3. If I am diagnosed with Novel Coronavirus after returning to Hong Kong, are related medical expenses covered by the Travel insurance policy?

Hospital Cash Benefit is covered if you are diagnosed with Novel Coronavirus during the trip. If this is the case, you may submit a claim under the Medical Expenses section of your policy for your follow-up medical expenses and our claims team will assess it based on your policy terms and conditions.

A Hospital Cash Benefit of HK\$500 per day up to a maximum limit of HK\$5,000 in total is allowed

- A. to any Insured Person who is admitted to hospital outside Hong Kong for more than 24 hours.
- B. to any Insured Person who, on return to Hong Kong, is admitted to hospital in Hong Kong for more than 24 hours as a result of an insured accidental bodily Injury or Sickness which occurred or was contracted during the Period of Insurance.

However, the expenses on COVID-19 polymerase chain reaction (PCR) test is not being covered under medical expenses section.

Frequently Asked Questions (FAQs) for Novel Coronavirus



4. Will I get any cover if I'm quarantined by the local or Hong Kong government during the trip?

Unfortunately, according to the policy terms and condition, quarantine by the local or Hong Kong government is not covered.

5. Can I activate the emergency evacuation if I am sick and the country I have travelled to has been locked down?

If you are diagnosed with Novel Coronavirus Infection whilst travelling and have already been vaccinated with at least one approved vaccine by the Hong Kong Government, Emergency Medical Evacuation shall be provided and based on your medical condition, appropriate measures will be taken to transport you to the nearest hospital or clinic with appropriate medical facilities. Please note that all arrangements are subject to actual travel conditions as permitted by the local and Hong Kong governments. In case of medical assistance required, please call our 24-hour Worldwide Emergency Assistance Service Centre at +852 2862 0183.

6. Will I get any cover for Trip Cancellation if I am diagnosed with Novel Coronavirus Infection before departing?

Yes, you will be covered for Trip Cancellation if you are diagnosed with Novel Coronavirus Infection before departing provided that you have already been vaccinated with at least one approved vaccine by the Hong Kong Government.

7. Will I get any cover for Trip Curtailment if I have revised my travel plan to return to Hong Kong earlier than the original itinerary?

If you departed and returned to Hong Kong earlier than the original itinerary resulting from the infection of Novel Coronavirus and you have been vaccinated with at least one approved vaccine by the Hong Kong Government, claims from rerouting and/or cancellation of trip and travel arrangement made is covered.

8. Will I be covered if I'm travelling overseas and being banned from returning to Hong Kong?

Yes. In the event of the Journey being involuntarily delayed, this Policy shall automatically extend the cover up to a maximum of 14 calendar days.

9. Will I get any cover for Travel Delay if my flight / train is delayed due to Novel Coronavirus?

Regret that we are unable to provide travel delay benefit as Novel Coronavirus is regarded as a known risk.

10. Can I claim for Trip Cancellation if Hong Kong citizens are banned from entering other countries?

Unfortunately, according to the policy terms and condition, Trip Cancellation does not cover expenses resulting from Hong Kong citizens being banned from entering other countries.

Frequently Asked Questions (FAQs) for Novel Coronavirus



11. What should I do if I want to submit a claim?

If you would like to submit a claim, please submit online at QBE Claims at QBE website- eClaims.

As the situation may evolve and impact other areas, we reserve the right to respond to the latest development according to the updated travel warning without further notice. Please take the necessary health precautions and avoid non-essential travel to impacted areas if possible.

For more details regarding the Novel Coronavirus, please visit the websites of World Health Organization website or Department of Health website.

The above FAQs are for reference only, please refer to the policy wordings for full terms and conditions.

-END-