



Latest Arrangement for Travel Insurance Coverage regarding COVID-19

21 January 2021

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 (TravelSafe Plus)	Annual Travel (Annual Infinity Travel Insurance Pass)	Overseas Study (Overseas StudySafe Insurance)
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 (Except the insured person suffered from COVID-19 as serious sickness)	Not covered due to the 'pre-existing' condition (Except the insured person suffered from COVID-19 as serious sickness)	Not covered due to the 'pre-existing' condition (Except the insured person suffered from COVID-19 as serious sickness)
Trip Curtailment / Study Interruption *	Not covered due to the 'pre-existing' condition (Except the insured person suffered from COVID-19 as serious sickness)	Not covered due to the 'pre-existing' condition (Except the insured person suffered from COVID-19 as serious sickness)	Not covered due to the 'pre-existing' condition (Except the insured person suffered from COVID-19 as serious sickness)
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

- * 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 and
 - 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.



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

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 Person during the Journey. Therefore, it is not covered by travel insurance.

2. 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 policy terms.

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 call Blue Cross Customer Service Hotline on 3608 2932.