

# TravelSurance cover highlights under COVID-19

Getting ready to travel abroad? We offer COVID-19 related protections that keep you in peace of mind throughout your post-COVID trip, on top of many other benefits:

Before Departing Hong Kong	During Your Trip	After Returning to Hong Kong
<p>We cover</p> <ul style="list-style-type: none"> <li><b>Irrecoverable cost</b> for transportation and accommodation <b>up to HKD50,000</b> under <b>Trip Cancellation or Loss of Deposit<sup>1</sup></b>, for the reason of <ul style="list-style-type: none"> <li>you contracted COVID-19</li> <li>your family member or travel companion contracted COVID-19</li> </ul> </li> <li><b>Medical insurance certificate</b> for the entry requirement of your travel destination<sup>2</sup></li> </ul> <p><i>Extra offer</i></p> <ul style="list-style-type: none"> <li>You may <b>change your period of insurance</b> for Single Trip policy<sup>3</sup></li> </ul>	<p>If you contracted COVID-19 outside Hong Kong, we cover</p> <ul style="list-style-type: none"> <li><b>Medical expense up to HKD5,000,000<sup>4</sup> incurred overseas</b></li> <li><b>Overseas hospital cash<sup>5</sup> HKD500</b> per day and <b>up to HKD6,000</b></li> <li><b>Irrecoverable or additional cost</b> for transportation and accommodation (including that for overseas compulsory quarantine hotel) <b>up to HKD50,000</b> under <b>Trip Curtailment<sup>1,5</sup></b>, if you cannot continue your scheduled trip and travel back to Hong Kong</li> <li><b>Period of insurance extension up to 10 days for free</b> (for Single Trip policy)</li> </ul>	<p>If you contracted COVID-19 overseas or confirmed to have contracted COVID-19 overseas within 14 days after returning to Hong Kong, we cover</p> <ul style="list-style-type: none"> <li><b>Follow-up medical expense</b> up to HKD5,000,000<sup>4</sup> in Hong Kong within 3 months</li> </ul>

1. Subject to the plan chosen and the same limit under Section 10 – Trip Cancellation or Loss of Deposit and Trip Curtailment
2. Request must be made to us 3 working days before your departure by call at 2867 8678 or email at [axa.bank.gi@axa.com.hk](mailto:axa.bank.gi@axa.com.hk)
3. If you have decided to postpone your trip, we can arrange to change the period of insurance of your Single Trip policy free-of charge (within 6 months of the original commencement date)
4. Subject to the plan chosen and the same limit under Section 2 – Medical and Other Expenses
5. Not applicable for MultiTrip Greater Bay Area Plan

For details of terms, conditions and exclusions, please refer to the “frequently asked questions triggered by COVID-19” in next page and click [this hyperlink](#) for Policy Wording.

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. In particular, please note the exclusion that no medical and related benefits will be paid if you do not obtain Covid 19 vaccine mandatorily required by the government of Hong Kong SAR or the country/region that you are travelling to/from before the trip.

# TravelSurance cover under COVID-19

(Updated on 23 Jun 2024)

The following is developed by AXA General Insurance Hong Kong Limited to help you better understand the TravelSurance cover under different scenarios brought about by COVID-19.

## Frequently asked questions triggered by COVID-19

### 1. Trip cancellation or Loss of Deposit

Will I get any cover in case of trip cancellation?

Reason of cancellation	Benefit under TravelSurance
<b>Contracted COVID-19 in Hong Kong</b> I (or my family member/travelling companion has) am contracted with COVID-19 in Hong Kong, so I cannot travel.	COVID-19 is considered a serious sickness under this policy. You can enjoy full benefit under Trip Cancellation or Loss of Deposit which covers your irrecoverable prepaid cost or contracted to be paid for transportation and accommodation.
<b>Outbound Travel Alert (OTA) due to a pandemic</b> I cannot travel or choose not to travel because of Red OTA or Black OTA due to a pandemic.	No coverage will be provided for Trip Cancellation or Loss of Deposit & Missed Event (if applicable) under red or black outbound travel alert for the reason of a pandemic (including COVID -19) before the trip.
<b>Entry-visa being rejected/Entry banned</b> I cannot travel as planned because the destination I'm planning to visit: <ul style="list-style-type: none"> <li>• has banned entry of Hong Kong resident; or</li> <li>• has stopped issuing visa; or</li> <li>• has suspended visa-free entry arrangement; or</li> <li>• has imposed mandatory quarantine; or</li> <li>• has imposed flight ban.</li> </ul>	Trip Cancellation or Loss of Deposit cover will not be provided under these situations.  If you have decided to postpone your trip, we can arrange to change the period of insurance of your Single Trip policy free-of-charge (within 6 months of the original commencement date).
<b>Flight cancellation</b> 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.	
<b>Others</b> I have decided to cancel the trip because of the pandemic (including COVID -19).	

### 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 (including necessary additional accommodation and travelling expenses)
- Follow-up medical expense within 3 months after you returned to Hong Kong
- Irrecoverable loss of or additional cost for transportation and accommodation of any scheduled trip 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 (period of travel is up to 100 days per trip for MultiTrip Worldwide Plan, and up to 15 days per trip for MultiTrip Greater Bay Area Plan)
- If you need to extend your stay even longer than 10 days, please contact us at (852) 2867 8678 for special arrangement, we will do our best to support

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

There is no change on TravelSurance coverage after WHO declared COVID-19 a pandemic. We will continue to cover medical costs and trip curtailment expenses if you’ve unfortunately contracted COVID-19 during the trip. Please note that the coverage for Medical Expenses, Overseas Emergency Assistance and Hospital Cash (Overseas) are subject to the following conditions:

Vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region you are travelling to/from before the trip	Insured Person obtained related vaccine	Medical Expenses, Overseas Emergency Assistance and Hospital Cash (Overseas)
No	Yes	Covered
No	No	Covered
Yes	Yes	Covered
Yes	No	Not Covered

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

Will I get any cover if I am only confirmed to be contracted COVID-19 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 within 3 months after you returned to Hong Kong even if there is no medical expense incurred overseas. The following conditions apply:

Vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region you are travelling to/from before the trip	Insured Person obtained related vaccine	Medical expenses
No	Yes	Covered
No	No	Covered
Yes	Yes	Covered
Yes	No	Not Covered

### 4. Trip curtailment

Will I get any cover in case of trip curtailment?

Reason of curtailment	Benefit under TravelSurance
<b>Contracted COVID-19</b> I (or my travelling companion, my family member or close business associate resident in Hong Kong has) am contracted COVID-19 so I cannot continue the rest of my trip and have to return to Hong Kong after the scheduled trip started.	COVID-19 is considered a serious sickness under this policy. 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 after the scheduled trip started. (Not applicable for MultiTrip Greater Bay Area Plan)  If you need assistance in finding alternative flight, please call AXA 24-Hour Emergency Assistance Service at (852) 2528 9333 and we will do our best to help.
<b>Others</b> I have decided to shorten my trip due to: The outbreak of COVID-19; or I have heard the local government of my destination will impose flight ban soon; or My airline cancelled my return flight while I am overseas.	No trip curtailment benefits will be provided in such situation.  If you need assistance in finding alternative flight, please call AXA 24-Hour Emergency Assistance Service at (852) 2528 9333 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.  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 (period of travel is up to 100 days per trip for MultiTrip Worldwide Plan, and up to 15 days per trip for MultiTrip Greater Bay Area Plan). If you need to extend your stay even longer than 10 days, please contact us at (852) 2867 8678 for special arrangement.

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The general insurance policies are underwritten by **AXA General Insurance Hong Kong Limited (“AXA”)**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

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