

TravelSurance cover under Coronavirus Disease 2019

(updated on 10 May 2022)

The following is developed 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

Will I get any cover in case of trip cancellation?

Reason of cancellation	Benefit under TravelSurance
Mandatory quarantine I am being quarantined by the Hong Kong government, so I cannot travel.	You can enjoy full benefit under trip cancellation which covers your irrecoverable prepaid cost for transportation and accommodation.
Contracted COVID-19 in Hong Kong I (or my family member / travelling companion has) am contracted with COVID-19 in HK, so I cannot travel	You can enjoy full benefit under trip cancellation which covers your irrecoverable prepaid cost for transportation and accommodation.
Entry-visa being rejected / Entry banned I cannot travel as planned because the place I'm planning to visit: <ul style="list-style-type: none"> has banned entry of Hong Kong resident; or has stopped issuing visa; or has suspended visa-free entry arrangement; or has imposed mandatory quarantine; or has imposed flight ban 	Regret that our policy does not provide trip cancellation cover under such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip. If your travel destination country/ region has not yet imposed these measures and 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 original period).
Flight cancellation 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.	Regret that our policy does not provide cover under such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip. If you are postponing your trip, you can choose to change the period of insurance of your Single Trip policy free-of-charge (within 6 months of original period).

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
- Follow-up medical expense within 3 months after you returned to Hong Kong
- Irrecoverable cost 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 (for MultiTrip policy, your journey can be as long as 100 days)
- If you need to extend your stay even longer than 10 days, please contact us on (852) 2867 8678 for special arrangement, we will do our best to support

World Health Organization (WHO) has declared COVID-19 a pandemic. Will AXA consider the virus 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 unfortunately you've contracted COVID-19 during the trip.

3. Confirmed contraction of COVID-19 after returning to HK

Will I get any cover if I am only confirmed having contracted 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 even if there is no medical expense incurred overseas.

4. Trip curtailment

Will I get any cover if I shortened my trip?

Reason of curtailment	Benefit under TravelSurance
My close family member has contracted COVID-19 while overseas and I need to stay to look after him/her and cannot continue the rest of my trip.	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. If you need assistance in finding alternative flight, please call AXA Emergency Assistance Service at (852) 2528 9333 and we will do our best to help.
My close family member has contracted COVID-19 in Hong Kong and I need to shorten my trip and return to Hong Kong to look after him/her.	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. If you need assistance in finding alternative flight, please call AXA Emergency Assistance Service at (852) 2528 9333 and we will do our best to help.
I have decided to shorten my trip due to the outbreak; or I have heard the local government will impose flight ban soon.	Regret that we are unable to provide trip curtailment benefits in such situation. If you need assistance in finding alternative flight, please call AXA 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.
My airline cancelled my return flight while I am overseas.	Regret that we are unable to provide trip curtailment benefits in such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip. If you need assistance in finding alternative flight, please call AXA Emergency Assistance Service at (852) 2528 9333 and we will do

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	<p>our best to help. Kindly note that the relevant transportation expense will not be covered.</p> <p>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 (for MultiTrip policy, your journey is covered up to 100 days). If you need to extend your stay even longer than 10 days, please contact us on (852) 2867 8678 for special arrangement.</p>
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