

## FWD travel insurance relating to COVID-19

( Last updated on : 30 December 2020 )



The World Health Organization (“WHO”) has declared Coronavirus Disease 2019 (COVID-19) as a Pandemic on 12 March 2020 (Hong Kong Time). Please find the following updates on the coverage relating to COVID-19 for all travel insurance policies:

Travel Insurance Certificate Issue / Commencement Date (Hong Kong Time)	Planned Journey Destination	Coverage affected by Coronavirus Disease 2019 (COVID-19)
Between 31 January 2020 02:00am and 31 December 2020	All countries	<ul style="list-style-type: none"><li>• Coronavirus Disease 2019 (COVID-19) has been regarded as a known event, therefore only "Cancellation Charges", "Curtailement of Trip" and "Compulsory Quarantine Cash Allowance" are not covered;</li><li>• Other benefits, such as medical expenses, lost luggage, etc., are still covered.</li></ul>
On/after 1 January 2021	All countries	<ul style="list-style-type: none"><li>• A new General Exclusion, which stipulates that the policy does not cover any loss arising from COVID-19 or Pandemic, is included in the policy.</li></ul>

Please refer to policy provision for full list of policy terms and conditions. FWD General Insurance Company Limited reserves the right of final decision on all matters.

For further enquiries, please call our service hotline +852 3123 3123.