

Special arrangements for FWD travel insurance

(Last updated on : 13 March 2020)

The announcement of this special arrangement is based on the latest update information. The information will also be updated from time to time according to the development of Coronavirus Disease 2019 (COVID-19) in order to provide customers with more suitable arrangements.

1. According to the World Health Organization (“WHO”), it declared Coronavirus Disease 2019 (COVID-19) a Public Health Emergency of International Concern on 31 January 2020 (Hong Kong time); subsequently, WHO characterized Coronavirus Disease 2019 (COVID-19) as a Pandemic on 12 March 2020 (Hong Kong Time). FWD General Insurance Company Limited has made the following arrangements for all travel insurance policies:

Travel Insurance Certificate Issue Date (Hong Kong Time)	Planned Journey Destination	Coverage affected by 2019 Coronavirus Disease (COVID-19)
Before 23 January 2020 10:00am	All countries or regions in the world	<ul style="list-style-type: none"> • According to existing policy terms and conditions, not being affected
Before 31 January 2020 02:00am	All countries or regions in the world (except Wuhan or transit via Wuhan)	<ul style="list-style-type: none"> • According to existing policy terms and conditions, not being affected • Coronavirus Disease 2019 (COVID-19) has been regarded as a known event at Wuhan on 23 January 2020 10:00am, therefore only "Cancellation Charges", "Curtailed of Trip" and "Compulsory Quarantine Cash Allowance" are not covered; other benefits, such as medical expenses, lost luggage, etc., are still covered if your planned journey destination is at Wuhan or transit via Wuhan
After 31 January 2020 02:00am	Other countries or regions which are later confirmed by the WHO as infected countries or regions (based on the WHO epidemic surveillance report)	<ul style="list-style-type: none"> • Coronavirus Disease 2019 (COVID-19) has been regarded as a known event, therefore only "Cancellation Charges", "Curtailed of Trip" and "Compulsory Quarantine Cash Allowance" are not covered • Other benefits, such as medical expenses, lost luggage, etc., are still covered

2. According to the Outbound Travel Alert (OTA) System issued by the Hong Kong Government, if the travel insurance policy provides (OTA) protection, it will be handled as follows:

Travel Insurance Certificate Issue Date (Hong Kong Time)	Cancellation Charges Benefit	Curtailed of Trip Benefit
Before OTA hoisted	If the Outbound Travel Alert (OTA) is still valid within 7 days before the scheduled departure date of the trip, you can get this benefit	If the Outbound Travel Alert (OTA) is hoisted during the journey, you can get this benefit
After OTA hoisted	Regarded as a known event, therefore not entitle to this benefit	Regarded as a known event, therefore not entitle to this benefit

- Outbound Travel Alert for Coronavirus Disease 2019 (COVID-19) is also subject to the issue date as mentioned in point 1 above
- There are 3 levels of Travel Alert: “Amber Alert”, “Red Alert” and “Black Alert”. Not all travel insurance policies provide all 3-level protection. The benefit amount refers to the maximum limits as stated in the table of benefits of the policy

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3. Refer to point 1 and 2 above, the issue date of travel insurance certificate means:
 - Single trip travel – when the payment transaction was successfully completed and the travel insurance certificate was issued
 - Annual trip travel – when the completion of air-ticket or tour package payment transaction was successful
4. The insurance cover can be automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed (e.g. compulsory quarantine during travel if being suspected or confirmed infection) in the course of the scheduled itinerary as stipulated prior to departure.
5. In general, once a single trip travel insurance policy is issued, premiums paid cannot be refunded. Annual travel insurance is arranged according to the cancellation clause as stated in the policy. However, considering that the Coronavirus Disease 2019 (COVID-19) has been further characterized as a pandemic, the journey may not start as scheduled, so we will provide the following special arrangements:

Failure to departure as scheduled	Requirement Document / Information
<p>If the original scheduled flight^a is departure on or before 31 October 2020, and the new scheduled flight^a is successfully arranged to departure before 31 December 2020:</p> <ol style="list-style-type: none"> 1. Regardless of the policy issue date, as long as the original scheduled flight has not yet been departed, a one-time free change to the policy arrangement^b ("This arrangement") is offered 2. This arrangement must be submitted before 31 October 2020 3. New scheduled flight^a departure date must be before 31 December 2020 4. This arrangement^c includes : <ul style="list-style-type: none"> ✓ Change of scheduled flight^a departure date and/or return date ✓ Allow policy extension upto 14 days (additional premiums on the balance number of days) ✓ Shorten number of days for new journey is allowed (but no refund premium on unused number of days) 	<ol style="list-style-type: none"> i. Notice of cancellation^d of original scheduled flight^a (including letter, email or SMS) ii. New scheduled flight^a itinerary

^a Including other common public transport carriers

^b According to the policy terms and condition, there is no premium refund once the policy is issued. We offer a one-time free change of policy period as a special arrangement under current situation. If there is a second or more similar arrangement is required, we will charge HK\$100 as an administration fee each time.

^c Must be submitted before 31 October 2020 or the date of new scheduled flight (whichever is the earlier)

^d If it is unable to obtain notice of cancellation of the original scheduled flight due to different reasons, as long as it can prove that the original departure date and the new departure date are under same electronic ticket number, it is also acceptable

All the above arrangements are subject to policy terms and conditions of the travel insurance policy. 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.