

Arrangement for Travel Insurance Coverage regarding COVID-19

As the infectious disease / epidemic disease related to COVID-19 was classified as a “pre-existing condition” due to the declaration by the World Health Organisation in 2020, loss or damage arising from COVID-19 is regarded as general exclusion. Despite that, Blue Cross still offers below coverage as per the policy terms and conditions for circumstances arising from COVID-19.

Applicable travel insurance plans:

- Travel Protection Insurance
- Frequent Traveller Insurance
- Overseas Study Protection Insurance
- Working Holiday Protection Insurance

Benefit Items	Benefit Coverage
Medical Expenses during the Journey / Study Trip	Reimburse eligible medical expenses of medical treatment, surgery and hospitalisation arising from COVID-19 diagnosed during the Journey / Study Trip.
Overseas Hospital Cash Allowance (only applicable to Travel Protection Insurance and Frequent Traveller Insurance)	Offer cash allowance for each complete day of the insured person's Hospital Confinement arising from COVID-19 diagnosed during the Journey.
Trip Cancellation Benefit / Cancellation of Study Benefit	Reimburse forfeited and irrecoverable deposits or payment made in advance for the Travel Arrangement upon trip cancellation due to death or Serious Sickness arising from the diagnosis of COVID-19.
Trip Curtailment Benefit / Study Interruption Benefit	Reimburse forfeited and irrecoverable prepaid and unused Travel Arrangement upon Journey / Study Trip interrupted and curtailed by death or Serious Sickness after commencement arising from COVID-19 diagnosed during the Journey / Study Trip.
Automatic Extension for Unavoidable Delay	Free extension if the insured person encounters unavoidably delay arising from COVID-19 diagnosed during the Journey, up to a maximum of 10 days.
24-hour Worldwide Emergency Aid	Provide emergency assistance and services.

For Compulsory Quarantine Cash Allowance (only applicable to Travel Protection Insurance and Frequent Traveller Insurance), loss arising from COVID-19 is not covered due to the “pre-existing condition”. Besides, Travel Delay Benefit is also not applicable for such related loss.

For details of the benefits, please refer to the policy terms and conditions.

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