

Extension of Travel Insurance Coverage




Outbound Travel Alert System

CHUBB®



Introduction

The Security Bureau of the Hong Kong Special Administrative Region Government has launched the Outbound Travel Alert System with effect from 20 October 2009. The system uses amber, red and black to differentiate the levels of risk and aims to help people better understand the risk or threat to personal safety of travelling to 60 covered countries.

	Amber	Red	Black
Sign			
Scenario	Signs of threat	Significant threat	Severe threat
Travellers / Prospective Travellers should	Monitor situation Exercise caution	Adjust travel plans Avoid non- essential travel	Avoid all travel

Source: The Security Bureau of HKSAR. For more details, please visit the Security Bureau's webpage at <http://www.sb.gov.hk/eng/ota/index.htm>

As a result of the Outbound Travel Alert System, certain insurance benefits have been specially added for Chubb's valued travel customers when a Black Alert is issued. For details, please refer to the terms and conditions of the policy

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Summary

Below is a summary of what is available to you in the event an Alert is issued:

Coverage	Amber	Red	Black
Prior to Your Journey:			
<ul style="list-style-type: none"> You will get a full refund on premium if you cancel your short-term travel insurance 	N/A	✓	✓
<ul style="list-style-type: none"> You can enjoy Journey Cancellation benefit (*subject to the policy terms, conditions and exclusions) 	✓*	✓*	✓*
During Your Journey:			
<ul style="list-style-type: none"> Other major benefits which you will enjoy, subject to the policy terms, conditions and exclusions: 			
<ul style="list-style-type: none"> Personal Accident 	✓	✓	✓
<ul style="list-style-type: none"> Medical Expenses 	✓	✓	✓
<ul style="list-style-type: none"> Emergency Medical Evacuation and Repatriation 	✓	✓	✓
<ul style="list-style-type: none"> Personal Property & Money 	✓	✓	✓
<ul style="list-style-type: none"> Travel Delay and Baggage Delay 	✓	✓	✓
<ul style="list-style-type: none"> Trip Curtailment / Trip Re-route 	✓	✓	✓
<ul style="list-style-type: none"> You can automatically extend the Period of Insurance for ten (10) consecutive days if you are unable to return to Hong Kong as planned at the end of your Journey due to circumstances outside your control 	✓	✓	✓

Frequency Asked Questions

Prior to your journey:

Q1: If a Black Alert is issued before my Journey, what kind of coverage is provided for me?

A1: If there is an unexpected issuance of a Black Alert for a destination scheduled in the Journey at least one (1) day after the date this policy is purchased as specified in the Policy Schedule (Single Trip) / or after the Commencement Date (Annual Plan) and which is in force at any time within one (1) week of the date the Journey is scheduled to begin, the following benefits are provided for you:

- Trip Cancellation coverage is provided if you decide to cancel the Journey and all travel and accommodation expenses which have been paid for in advance and which are irrecoverable, plus any imposed cancellation fees, can be reimbursed.
- If you choose to cancel your Journey and you do not suffer from any financial loss, you may cancel your travel insurance policy with a full refund of premium.

Q2: If a Red Alert is issued before my Journey, what kind of coverage is provided for me?

A2: If a Red Alert is issued before your Journey, the following benefits are provided for you:

- Trip Cancellation coverage is provided in the event of the unexpected outbreak of a Strike, Riot, Civil Commotion etc. at the destination within 7 days before departure, as set out in the Terms and Conditions. In these circumstances, if you decide to cancel the Journey, all travel and accommodation expenses which have been paid for in advance and which are irrecoverable, plus any imposed cancellation fees, can be reimbursed.
- If you choose to cancel your Journey and you do not suffer from any financial loss, you may cancel your travel insurance policy with a full refund of premium.

Q3: If an Amber Alert is issued before my Journey, what kind of coverage is provided for me?

A3: If an Amber Alert is issued before your Journey, the following benefit is provided for you:

Trip Cancellation coverage is provided in the event of the unexpected outbreak of a Strike, Riot, Civil Commotion etc. at the destination within 7 days before departure, as set out in the Terms and Conditions. In these circumstances, if you decide to cancel the Journey, all travel and accommodation expenses which have been paid for in advance and which are irrecoverable, plus any imposed cancellation fees, can be reimbursed.

During Your Journey:

Q1: If a Black Alert is issued during my Journey, what kind of coverage is provided for me?

A1: If there is an unexpected issuance of a Black Alert for a scheduled destination during the insured Journey and your trip is curtailed as you need to return to Hong Kong directly as a result, travel expenses which have been paid for in advance and which are irrecoverable, plus any imposed cancellation fees, can be reimbursed.

If you choose to continue your Journey, you will still be covered under your policy for personal accident, medical expenses, assistance services etc., subject to the terms, conditions and exclusions of your policy.

Q2: If a Black / Red /Amber Alert is issued and I decide to continue with my Journey as planned, what kind of coverage is valid for me?

A2: If a Black / Red /Amber Alert is issued and you decide to continue with your Journey as planned, you will still be covered under your policy for personal accident, medical expenses, assistance services etc., subject to the terms, conditions and exclusions of your policy.

Q3: If an incident occurs and I am unable to return to Hong Kong as planned at the end of my Journey, can I extend my travel insurance?

A3: Yes, cover will automatically be extended up to a maximum of 10 calendar days in the event the duration of the Journey is exceeded for any reason outside the Insured Person's control.

The above information is for reference only. For details of coverage, exclusions, terms and conditions, please refer to your original policy document and Outbound Travel Alert Extension.

For more information, please contact our Customer Services Hotline: (852) 3191 6688.

About Chubb in Hong Kong

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include Property, Casualty, Marine, as well as Accident & Health programs for large corporates, midsized commercial and small business customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

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