

My VoyageGuard Travel InsuranceSM Frequently Asked Questions (FAQs) Outbreak of Novel Coronavirus (COVID-19)



1 May 2020

Notice

With reference to the COVID-19 situation, the Ministry of Health (MOH) has issued the following advisories to defer all non-essential travel to:

- Hubei Province on 22 January 2020
- Mainland China on 27 January 2020
- Daegu and Cheongdo in the Republic of Korea on 23 February 2020
- Iran, northern Italy, Japan and the Republic of Korea on 3 March 2020
- Italy, France, Spain and Germany on 13 March 2020, and
- all other destinations on 15 March 2020.

As the COVID-19 outbreak is a widely known and publicised event, customers who bought their policy **after 27 February 2020** will not be able to claim under the Journey Cancellation, Journey Postponement and Journey Curtailment benefits, if their claim arises from COVID-19.

In addition, policies purchased **after 19 March 2020** will not provide any cover for claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof). Chubb will not therefore cover claims relating to any inability to travel, any decision not to travel or any changes to travel plans, nor any medical or health related loss or expense incurred, as a result of COVID-19.

Contact Us



For any clarification, you may contact Chubb's Customer Service Representatives at:

Chubb Customer Service

Email: Travel.SG@chubb.com

+65 6299 0922 (Mondays to Fridays, 9:00 am – 5:00pm, excluding Public Holidays)



For any emergency medical assistance, please contact:

Chubb Assistance (24-hours)

+65 6836 2922 (reverse charge via an operator is available)

In view of the above notice, please note the important cut-off dates below:

For policies purchased on and or after:	To the following destinations:	Coverage under the Policy:
23 January 2020	Hubei Province	No cover under the policy, regardless of whether the claim arises from COVID-19
28 January 2020	Mainland China	No cover under the policy, regardless of whether the claim arises from COVID-19
24 February 2020	Daegu and Cheongdo, Republic of Korea	No cover under the policy, regardless of whether the claim arises from COVID-19
28 February 2020	All countries and territories (excluding those listed above)	No coverage for claims related to COVID-19 under Journey Cancellation, Journey Postponement or Journey Curtailment benefits
4 March 2020	Iran, Northern Italy, Japan and the Republic of Korea	No cover under the policy, regardless of whether the claim arises from COVID-19
14 March 2020	Italy, France, Spain and Germany	No cover under the policy, regardless of whether the claim arises from COVID-19
16 March 2020	All countries and territories (including those listed above)	No cover under the policy, regardless of whether the claim arises from COVID-19
19 March 2020	All countries	No cover under the policy for any claims directly or indirectly related to COVID-19

Scenario	Reply
Am I covered if I need to cancel/ postpone my trip as a result of COVID-19 before I depart on my journey?	<p>Provided you purchased your policy prior to the above cut-off dates there is provision to claim under the Journey Cancellation and Postponement sections of the policy.</p> <p>If you purchased your policy on or after the above dates, there is no provision to claim under the Journey Cancellation and Postponement sections of the policy.</p>
Does my policy cover me if I still proceed with my trip after a travel advisory has been issued about travel to my destination?	<p>No, your policy will not provide any cover as the MOH has issued a travel advisory against non-essential travel.</p> <p>For the avoidance of doubt, your policy will still cover you if you were already on your journey when the travel advisory was issued. Cover is subject to the terms and conditions of the policy.</p>
Does my policy cover me if I am currently overseas?	<p>Yes, your policy provides cover if you were already on your journey when the MOH travel advisory was issued. Cover is still subject to the terms and conditions of the policy.</p> <p>Please note that the cut off dates in the above table are also applicable.</p>
Does my policy cover me for claims related to COVID-19 if I purchased it on or after 19 March?	<p>No, policies purchased on or after 19 March 2020 will not provide any cover for claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof).</p> <p>Chubb will not therefore cover claims relating to any inability to travel, any decision not to travel or any changes to travel plans, nor any medical or health related loss or expense incurred, as a result of COVID-19.</p>

Scenario	Reply														
<p>I want to cancel my policy. Can I have a full refund of premium?</p>	<p>Yes, Chubb is prepared to cancel your Single Trip and Annual Multi-Trip policy with a full refund of premium, provided the following conditions are fulfilled:</p> <ul style="list-style-type: none"> • The cancellation of your policy must be done before the policy start date; and • No claim has been made under the journey cancellation benefit. <p>If the policy start date of your Annual Multi-Trip has commenced, you may still cancel your policy at any time. A short rate refund of premium will be refunded if no claim has been made. The refund will be calculated as follows:</p> <table border="1" data-bbox="536 667 1008 943"> <thead> <tr> <th>Cancellation of Policy</th> <th>Refund %</th> </tr> </thead> <tbody> <tr> <td>Within 2 Months</td> <td>60%</td> </tr> <tr> <td>Within 3 Months</td> <td>50%</td> </tr> <tr> <td>Within 4 Months</td> <td>40%</td> </tr> <tr> <td>Within 5 Months</td> <td>30%</td> </tr> <tr> <td>Within 6 Months</td> <td>25%</td> </tr> <tr> <td>Over 6 Months</td> <td>0%</td> </tr> </tbody> </table>	Cancellation of Policy	Refund %	Within 2 Months	60%	Within 3 Months	50%	Within 4 Months	40%	Within 5 Months	30%	Within 6 Months	25%	Over 6 Months	0%
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<p>Can I change my Single Trip policy in the event I have postponed my trip?</p>	<p>Yes, Chubb is prepared to amend your policy to your new travelling date/destination within the same duration/geographical cover at no additional cost with the following condition(s):</p> <ul style="list-style-type: none"> • The amendment to your policy must be done before commencement of your trip; and • Your new trip must take place within 6 months of your original departure date. 														

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