

# Travel Assist Frequently Asked Questions (FAQs)

## Clarifications on Travel Advisory Exclusion

CHUBB®

9 October 2020

### Notice

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For all policies purchased **on or after 9 October 2020**, travel cover will be available even where the insured's travel is contrary to Ministry of Health (MOH) travel advisory, subject to all policy terms, conditions and exclusions.

For the avoidance of doubt, whilst cover is available, our policies will continue to exclude all claims of any kind directly or indirectly arising from, relating to or in any way connected to the Novel Coronavirus (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak.

### Contact Us

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

**Chubb Customer Service Hotline**

**Email: [Travel.SG@Chubb.com](mailto:Travel.SG@Chubb.com)**

**+65 6398 8776**

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



For emergency medical assistance, please contact:

**Chubb Assistance (24-hours)**

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

## Frequently Asked Questions (FAQs)

Scenario	Reply				
<p><b>Does my policy cover me for claims not related to COVID-19 if my policy is purchased after 9 October 2020?</b></p>	<p>Yes, if your policy is purchased on or after 9 October 2020, you will be covered subject to all policy terms, conditions and exclusions. However, all COVID-19 related claims are excluded under your policy.</p> <p>Example:</p> <table border="1"> <thead> <tr> <th>Scenario A (Covered)</th> <th>Scenario B (Not Covered)</th> </tr> </thead> <tbody> <tr> <td> <p>You purchased your policy on 9 October 2020. Your trip was later cancelled due to hospitalisation due to an accidental injury and not relating to COVID-19.</p> <p>Your Chubb travel policy will respond to your claim.</p> </td> <td> <p>You purchased your policy on 9 October 2020. Your trip was later cancelled as you/your travel companion was issued a COVID-19 stay home notice by the authorities.</p> <p>Your Chubb travel policy will not respond to this claim.</p> </td> </tr> </tbody> </table>	Scenario A (Covered)	Scenario B (Not Covered)	<p>You purchased your policy on 9 October 2020. Your trip was later cancelled due to hospitalisation due to an accidental injury and not relating to COVID-19.</p> <p>Your Chubb travel policy will respond to your claim.</p>	<p>You purchased your policy on 9 October 2020. Your trip was later cancelled as you/your travel companion was issued a COVID-19 stay home notice by the authorities.</p> <p>Your Chubb travel policy will not respond to this claim.</p>
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<p><b>If I purchased my policy after 9 October 2020, but was denied entry due to border closure at the overseas destination, will I be covered?</b></p>	<p>No, Chubb's policy will not respond as border closure is not within scope of coverage under the policy.</p>				
<p><b>Does my policy cover me if I still proceed with my trip after a travel advisory has been issued about travel to my destination?</b></p>	<p>Yes, if your policy is purchased after 9 October 2020, you will still be covered subject to all policy terms, conditions and exclusions. However, all COVID-19 related claims will be excluded under your policy.</p> <p>In addition, subject to the nature of the travel advisory, cover will be restricted or limited, should you choose to travel against travel advisory which is non COVID-19 related.</p>				
<p><b>Does my policy cover me if I am currently overseas?</b></p>	<p>Yes, if your policy is purchased after 9 October 2020, you will still be covered subject to all policy terms, conditions and exclusions. However, all COVID-19 related claims will still be excluded under your policy.</p>				