



SmartTraveller / SmartTraveller Plus cover under COVID-19

(Updated on 02 Jul 2022)

Apply to new policies applied on 02 Jul 2022 and onwards

Apply to existing policies renewed on 02 Jul 2022 and onwards

i.e. this set of frequently asked questions does not apply to existing policies until renewed on or after 02 Jul 2022

With the situation of COVID-19 continues to evolve, we understand that your travel plans may have been disrupted. To ease your concern, we have launched a special arrangement.

Special arrangement for COVID-19

If you cancel your trip to anywhere in the world outside Hong Kong, you can apply for premium refund for the Single Journey SmartTraveller / SmartTraveller Plus policy purchased.

The following is developed by AXA General Insurance Hong Kong Limited to help you better understand the SmartTraveller / SmartTraveller Plus cover under different scenarios brought about by COVID-19. The information is for reference only, and not intended to be a complete description of the applicable terms and conditions. Please refer to your policy to understand the terms and conditions of all the benefits and exclusions.

Frequently asked questions triggered by COVID-19

1. Trip cancellation

Will I get any cover in case of trip cancellation?

Reason of cancellation	Benefit under SmartTraveller / SmartTraveller Plus
<p>Mandatory quarantine I (or other insured person) am being quarantined by the Government of Hong Kong SAR, so I cannot travel.</p> <p>Contracted COVID-19 in Hong Kong I (or my immediate family member / travel companion has) am contracted with COVID-19 in HK, so I cannot travel.</p>	<p>COVID-19 is considered a serious sickness under this policy. You can enjoy full benefit under cancellation of trip which covers your irrecoverable prepaid cost or contracted to be paid for transportation and accommodation.</p>



<p>Outbound Travel Alert (OTA) due to a pandemic I cannot travel or choose not to travel because of Red OTA or Black OTA due to a pandemic.</p>	<p>No coverage will be provided for Cancellation of Trip under red or black outbound travel alert for the reason of a pandemic (including COVID-19) before the journey.</p>
<p>Entry-visa being rejected / Entry banned I cannot travel as planned because the place I'm planning to visit:</p> <ul style="list-style-type: none"> • has banned entry of Hong Kong resident; or • has stopped issuing visa; or • has suspended visa-free entry arrangement; or • has imposed mandatory quarantine; or • has imposed flight ban. <p>Flight cancellation The flight I have booked has been cancelled even though there is no flight ban imposed by the government, so I cannot travel as planned.</p> <p>Others I have decided to cancel the trip because of the pandemic (including COVID-19).</p>	<p>Cancellation of Trip cover will not be provided under these situations.</p> <p>As a special arrangement, we will refund the premium you paid for Single Journey SmartTraveller / SmartTraveller Plus if you want to cancel the policy.</p>

2. Contracted COVID-19 while overseas

Will I get any cover if I contracted COVID-19 when I am overseas?

We will provide you the following covers:

- Medical expenses you incurred overseas (including reasonable additional accommodation and travelling expenses)
- Follow-up medical expense within 3 months after you returned to Hong Kong
- Irrecoverable loss of or additional cost for transportation and/or accommodation of any scheduled journey due to trip curtailment
- If you need to stay overseas longer than planned, we will automatically extend your period of insurance up to 10 days free of charge for Single Journey policy (for Annual policy, your journey can be as long as 90 days)
- If you need to extend your stay even longer than 10 days, please contact us on (852) 2523 3061 for special arrangement, we will do our best to support



World Health Organisation (WHO) has declared COVID-19 a pandemic. Will AXA consider COVID-19 a pre-existing condition?

There is no change on SmartTraveller / SmartTraveller Plus coverage after WHO declared COVID-19 a pandemic. We will continue to cover medical costs and trip curtailment expenses if you've unfortunately contracted COVID-19 during the journey. Please note that the coverage for Medical Expenses and Worldwide Emergency Assistance Service are subject to the following conditions:

Vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region you are travelling to/from before the journey	Insured Person obtained related vaccine	Medical Expenses and Worldwide Emergency Assistance Service
No	Yes	Covered
No	No	Covered
Yes	Yes	Covered
Yes	No	Not Covered

3. Confirmed contraction of COVID-19 after returning to Hong Kong

Will I get any cover if I am only confirmed having contracted overseas after returning to Hong Kong?

If you are confirmed to have contracted COVID-19 overseas within 14 days after returning to Hong Kong, we will provide you the cover on follow-up medical expense within 3 months after you returned to Hong Kong even if there is no medical expense incurred overseas. The following conditions apply:

Vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the country/region you are travelling to/from before the journey	Insured Person obtained related vaccine	Medical expenses
No	Yes	Covered
No	No	Covered
Yes	Yes	Covered
Yes	No	Not Covered



4. Trip curtailment

Will I get any cover in case of trip curtailment?

Reason of curtailment	Benefit under SmartTraveller / SmartTraveller Plus
<p>Contracted COVID-19</p> <p>I (or my travel companion, my immediate family member or close business partner has) am contracted COVID-19 so I cannot continue the rest of my trip and have to return to Hong Kong after the scheduled journey started.</p>	<p>COVID-19 is considered a serious sickness under this policy. You can enjoy full benefit under trip curtailment which covers your irrecoverable prepaid cost for transport and accommodation or additional transport and accommodation costs back to Hong Kong after the scheduled journey started.</p> <p>If you need assistance in finding alternative flight, please call AXA 24-Hour Emergency Assistance Service at (852) 2861 9285 and we will do our best to help.</p>
<p>I or my travel companion am/is quarantined while overseas and cannot continue the rest of the trip.</p>	<p>No trip curtailment benefits will be provided in such situation.</p> <p>If you need assistance in finding alternative flight, please call AXA 24-Hour Emergency Assistance Service at (852) 2861 9285 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.</p>
<p>Others</p> <p>I have decided to shorten my journey due to:</p> <p>The outbreak of COVID-19; or</p> <p>I have heard the local government of my destination will impose flight ban soon; or</p> <p>My airline cancelled my return flight while I am overseas.</p>	<p>No trip curtailment benefits will be provided in such situation.</p> <p>If you need assistance in finding alternative flight, please call AXA 24-Hour Emergency Assistance Service at (852) 2861 9285 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.</p> <p>If you need to stay overseas longer than planned, we will automatically extend your period of insurance up to 10 days free of charge for Single Journey policy (for Annual policy, your journey is covered up to 90 days). If you need to extend your stay even longer than 10 days, please contact us on (852) 2523 3061 for special arrangement.</p>