

COVID-19 Protection Coverage FAQ
2019 冠狀病毒病保障常見問題

Before Departure 出發前

1	Q:	I have contracted COVID-19 and unable to go on my Journey which will be commenced in 7 days' time. 投保人在旅程出發前 7 日內因確診 2019 冠狀病毒病以致取消旅程。
	A:	<p>You are covered under the section of Trip Cancellation. You are requested to provide information (e.g. registered name and HKID number) to the Centre for Health Protection through the links below to collect The Isolation Order issued from Centre for Health Protection for claim process.</p> <ul style="list-style-type: none">· Nucleic Acid Test: www.chp.gov.hk/cdpi· RAT: www.chp.gov.hk/ratp <p>Based on the information provided, the Government will determine your most appropriate isolation arrangement and issue an isolation order for isolation at a government community isolation facility (CIF) and arrange transfer for you as appropriate. Under circumstances where the risks could be controlled and taking into consideration your home environment, the Government will also allow you to stay home for self-isolation and will issue an isolation order to you.</p> <p>本保單的取消旅程保障範圍可以覆蓋投保人因確診 2019 冠狀病毒病以致行程取消所引起的損失。惟投保人的索償必須透過以下平台向衛生防護中心提供資料(例如: 姓名和香港身份證號碼)而獲取衛生防護中心發出的隔離令作為證明文件。</p> <ul style="list-style-type: none">· 核酸檢測 : www.chp.gov.hk/cdpi· 快速抗原檢測 : www.chp.gov.hk/ratp <p>政府會根據你所提供的資料, 決定最合適的隔離方案, 並會向你發出隔離令要求你進入政府社區隔離設施接受隔離, 並適切地為你安排運送。在風險可控的情況下, 根據你的家居環境因素, 政府亦可同意你繼續留在家中進行隔離, 並會向你發出相關隔離令。</p>
2	Q:	My family member contracted COVID-19 and I am the close contact who required to undergo mandatory home quarantine and unable to go on my Journey which will be commenced in 7 days' time. 與投保人一同居住的人士確診 2019 冠狀病毒病而投保人被定為緊密接觸者, 並因此於出發前七日內需接受法定檢疫隔離以致取消旅程。
	A:	<p>You are covered under the section of Trip Cancellation. You are requested to provide information (e.g. registered name and HKID number) to the Centre for Health Protection through the links below to collect The Isolation Order issued from Centre for Health Protection for claim process.</p> <ul style="list-style-type: none">· Nucleic Acid Test: www.chp.gov.hk/cdpi· RAT: www.chp.gov.hk/ratp <p>Based on the information provided, the Government will determine your most appropriate isolation arrangement and issue an isolation order for isolation at a government community isolation facility (CIF) and arrange transfer for you as appropriate. Under circumstances where the risks could be controlled and taking into consideration your home environment, the Government will also allow you to stay home for self-isolation and will issue an isolation order to you.</p>

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		<p>本保單的取消旅程保障範圍可以覆蓋投保人因一同居住的人士確診 2019 冠狀病毒病以致行程取消所引起的損失。惟投保人的索償必須透過以下平台向衛生防護中心提供資料(例如: 姓名和香港身份證號碼) 而獲取衛生防護中心發出的隔離令作為證明文件。</p> <ul style="list-style-type: none"> · 核酸檢測：www.chp.gov.hk/cdpi · 快速抗原檢測：www.chp.gov.hk/ratp <p>政府會根據你所提供的資料，決定最合適的隔離方案，並會向你發出隔離令要求你進入政府社區隔離設施接受隔離，並適切地為你安排運送。在風險可控的情況下，根據你的家居環境因素，政府亦可同意你繼續留在家中進行隔離，並會向你發出相關隔離令。</p>
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3	Q:	<p>My Journey planned to Paris need to be cancelled due to Paris is currently having the COVID-19 outbreak. 由於巴黎目前正在爆發 2019 冠狀病毒病，因此投保人自行決定取消去巴黎的旅程。</p>
	A:	<p>There is no insurance coverage for this voluntarily trip cancellation. 本保單的取消旅程保障範圍都沒有覆蓋因個人意願而取消旅程所引起的損失。</p>

4	Q:	<p>My travel companion has contracted COVID-19 and we have decided to cancel the Journey. 投保人的同行旅伴確診 2019 冠狀病毒病，投保人及同行旅伴決定取消這次旅程。</p>
	A:	<p>There is no insurance coverage for this voluntarily trip cancellation. 本保單的取消旅程保障範圍都沒有覆蓋因個人意願而取消旅程所引起的損失。</p>

During the Trip 旅途中

5	Q:	<p>I have contracted COVID-19 during my Journey in California and I need to receive medical treatment. 投保人在美國加利福尼亞州旅行期間確診 2019 冠狀病毒病，而需要接受治療。</p>
	A:	<p>You are covered under the section of Medical Expenses for the reimbursement of the actual and necessary medical treatment and medication subject to a Registered Medical Practitioner. 本保單的醫療費用保障範圍賠償受保人在香港境外的旅程中須向註冊西醫尋求醫療而需要支付的實際及必要費用。</p>

6	Q:	<p>I have contracted COVID-19 and received order to detain in hospital confinement due to compulsory quarantine measure issued by the government authority overseas. 投保人在外地旅行期間確診 2019 冠狀病毒病，而被要求在當地住院進行強制隔離及接受治療。</p>
	A:	<p>You are covered under the section of Hospital or Quarantine Allowance. The policy will reimburse overseas hospital daily cash benefit for hospital quarantine confinement or detained due to</p>

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	<p>compulsory quarantine measure by the government authority in the country which the Insured Person has travelled to due to contracted COVID-19. You are requested to provide the Quarantine Order issued by the government authority in the country for claim process.</p> <p>本保單的醫療費用保障範圍可以賠償受保人於旅程中在香港境外住院以接受檢疫治療而提供每日住院現金津貼。</p> <p>不幸感染 2019 冠狀病毒病並需要在旅遊目的地住院或由於當地政府機構強制檢疫隔離而被扣留住院，本公司會以保障列表所載之最高投保額為限，提供每日住院現金津貼。惟投保人的索償必須提交由有關政府發出的隔離令作為證明文件。</p>
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7	<p>Q: I have tested POSITIVE on the day before my flight return to Hong Kong and I am unable to board the flight and need to stay behind until I tested NEGATIVE. 投保人在回港航班的前一天確診 2019 冠狀病毒病，以致無法登機及被迫滯留海外，直到測試為陰性。</p> <p>A: You are covered under the section of Medical Expenses for the reimbursement of medical treatment and medication with the reasonable additional transportation and/or accommodation incurred for reverting to the original scheduled itinerary or return to Hong Kong and such additional expenses shall not be better than the original travel class or accommodation room type subject to the following conditions:</p> <ol style="list-style-type: none"> 1. You need to submit PCR report “POSITIVE” result with your registered name and passport number for claim process; 2. prove in seeking medical treatment from a Registered Medical Practitioner (in the delivery of modern medical care via Telemedicine also accepted). <p>Hong Kong Government only allow inbound traveler with Rapid Antigen Test (RAT) NEGATIVE result to board the flight to Hong Kong. Please refer to https://www.coronavirus.gov.hk/eng/inbound-travel.html</p> <p>On the other hand, this Journey will automatically extend up to maximum of fourteen (14) calendar days being involuntarily delayed. Additional premium will be charged for further extension days.</p> <p>受保人在本保單醫療費用保障範圍內，本公司亦須賠償受保人因求醫而在中斷行程後恢復原定行程或在原定返港日期之後返港而產生的合理額外交通及/或住宿費用，惟該額外費用不得高於原定艙位級別或客房類型。惟索償必須提供：</p> <ol style="list-style-type: none"> 1. 報告文件需明確顯示受保人的名字及護照號碼證明受保人進行了 2019 冠狀病毒病聚合酶連鎖反應（PCR）核酸檢測呈陽性； 2. 接受註冊西醫的治療（遙距醫療的線上問診服務也可接受）。 <p>香港政府只允許入境旅客在預定抵港前進行快速抗原測試並取得陰性結果證明才獲准登機來港。請參閱 https://www.coronavirus.gov.hk/chi/inbound-travel.html</p> <p>另外因為是此旅程無可避免地受延誤，本保單之保障將自動延長最多 14 個曆日。如需再延長旅遊保險期必須收取額外保費。</p>
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	Q:	<p>I have tested POSITIVE on the day before my flight return to Hong Kong and I am unable to board the flight and need to stay behind until tested NEGATIVE. My travel companion has tested NEGATIVE, he/she decided to stay behind and reschedule the return flight together.</p> <p>投保人在回港航班的前一天確診 2019 冠狀病毒病，以致無法登機及被迫滯留海外，直到測試為陰性。但投保人的同行旅伴測試則為陰性，並決定留下來一起重新安排航班回港。</p>
8	A:	<p>The travel companion needs to pay to extend his/her travel insurance period with additional premium. There is no benefit coverage under this policy for the additional transportation and/or accommodation incurred for reverting to the original scheduled itinerary or return to Hong Kong for the travel companion.</p> <p>同行旅伴需要自行支付額外的保費以延長他/她的旅行保險期限。因重新安排航班回港而產生的額外交通及/或住宿費用，在本保單並無保障。</p>

	Q:	<p>My flight return to Hong Kong in 3 days' time has imposed flight banned for 5 days effective from today.</p> <p>投保人預定抵港的航班已安排在 3 天後，今天收到航空公司通知由今天起因航空公司觸發了香港政府的航班「熔斷機制」被禁止 5 天內着陸香港。</p>
9	A:	<p>There is no insurance coverage for this cancellation. However, your Journey will be automatically extended up to maximum of twenty-one (21) calendar days for flight ban imposed by Hong Kong Government.</p> <p>航班因「熔斷機制」影響回港時間，本保單之保障將自動免費延長旅遊保險期限最長可達 21 個曆日。</p>

	Q:	<p>I have contracted COVID-19 during travelling back to Hong Kong on flight.</p> <p>投保人在乘機回港時確診 2019 冠狀病毒病。</p>
10	A:	<p>You are covered under the section of Medical Expenses for the reimbursement of the actual and necessary medical treatment and medication subject to the following conditions:</p> <ol style="list-style-type: none"> 1. collect The Isolation Order issued from Centre for Health Protection; 2. prove in seeking medical treatment from a Registered Medical Practitioner (in the delivery of modern medical care via Telemedicine also accepted). <p>本保單的醫療費用保障範圍可以賠償受保人在乘機回港時確診 2019 冠狀病毒病而需要支付的實際及必要醫療費用。惟索償必須提供：</p> <ol style="list-style-type: none"> 1. 取得衛生防護中心發出的隔離令作為證明文件； 2. 接受註冊西醫的治療 (遙距醫療的線上問診服務也可接受)。

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Return in Hong Kong 抵港後

11	Q:	I have contracted COVID-19 during journey without seeking for medical treatment but only received medical treatment on day-3 after returning to Hong Kong. 受保人在旅途中感染了 2019 冠狀病毒病但沒有在當地尋求醫療，而在返港後的第三天才接受治療。
	A:	You are covered under the section of Local Follow-up Medical Expenses for the reimbursement of the actual and necessary medical treatment and medication subject to the following conditions: <ol style="list-style-type: none">1. if no medical treatment being received outside of Hong Kong and;2. you must seek medical treatment after returning's Hong Kong within 7 days;3. Registered Medical Practitioner's diagnosis proves that the contraction of COVID-19 happened outside Hong Kong during the Journey. 本保單的醫療費用保障範圍可以賠償投保人回港後覆診費用並求醫而需要支付的實際及必要醫療費用。惟索償條件必須： <ol style="list-style-type: none">1. 沒有在當地尋求醫療；2. 受保人必須在返港後七日內尋求醫療；3. 註冊西醫的診斷須證明 2019 冠狀病毒病感染發生在香港境外的旅程中。

Please refer to our Policy Wording to understand the terms and conditions of all the benefits and exclusions.

Points to Note for Quarantine for Inbound Travellers

<https://www.coronavirus.gov.hk/eng/inbound-travel.html>

抵港人士的檢疫須知

<https://www.coronavirus.gov.hk/chi/inbound-travel.html>

Points to Note for Persons who Tested Positive

<https://www.coronavirus.gov.hk/eng/tested-positive.html>

檢測陽性人士須知

<https://www.coronavirus.gov.hk/chi/tested-positive.html>