

### Novel Coronavirus (COVID-19) Outbreak (updated on 12 March 2020)

In view of the World Health Organisation (WHO) declaration on the Novel Coronavirus (COVID-19) breakout to be a pandemic, these developments is currently considered to be a known event globally from 11 March 2020. Please note the following:

Our travel insurance does not cover any claims arising from Novel Coronavirus (COVID-19) outbreak on trips to or passing through these destinations if the policy or trip is purchased on these dates or after:

Policies purchased date before	Travel Destination(s)	We will
23 January 2020	Mainland China	Not cover any claims related to the outbreak as this is considered a known event
23 February 2020	Daegu and Cheongdo (South Korea)	
03 March 2020	Northern Italy, Japan, South Korea	
12 March 2020	Countries other than those listed above	

For our customers who purchased the policies prior to the travel advisories, we will respond based on the terms and conditions and the benefits claimed.

**Disclaimers:** As the situation develops, covers to the other areas or benefits of the policy are subjected to change.

Policyholders may also consider reaching out to their travel service providers (such as airline, hotel, travel agent) to seek information on any possible refund.