

**Travel Alert: TravelJoy coverage on COVID-19 outbreak (updated as of 12.02.2020)**

For Travel To	Mainland China
<b>Policyholders who have purchased their policies BEFORE</b> <ul style="list-style-type: none"> <li>• 22 Jan 2020, 8pm for travel to Wuhan &amp; Hubei,</li> <li>• 27 Jan 2020, 7pm for travel to the rest of Mainland China</li> </ul>	
<b>Sections 13 - Trip Cancellation</b>	<ul style="list-style-type: none"> <li>• <b>*Special Consideration*</b> Trip Cancellation or Postponement is covered if travelling directly to Mainland China from 1<sup>st</sup> February to 31<sup>st</sup> March 2020.</li> <li>• This Section covers if the Insured contracted COVID-19 in Singapore and is unable to proceed with the trip</li> </ul>
<b>Section 2 and 3 - Medical Expenses incurred overseas and back in SG</b>  <b>Section 4 - Emergency Medical Evacuation &amp; Repatriation</b>	<ul style="list-style-type: none"> <li>• Departed <b>before</b> 22<sup>nd</sup> Jan 2020, 8pm - Covers for COVID-19</li> <li>• Departed <b>on or after</b> 22<sup>nd</sup> Jan 2020, 8pm - No coverage for COVID-19 as this is a known event</li> </ul>
<b>Policyholders who have purchased their policies AFTER</b> <ul style="list-style-type: none"> <li>• 22 Jan 2020, 8pm for travel to Wuhan &amp; Hubei,</li> <li>• 27 Jan 2020, 7pm for travel to the rest of Mainland China</li> </ul>	
<b>All Sections</b>	Not covered for claims arising directly or indirectly from COVID-19 outbreak as it is considered as a known event

For Travel To	Other parts of the World
<b>Sections 13 - Trip Cancellation</b>	<ul style="list-style-type: none"> <li>• There is <b>no coverage</b> for Trip Cancellation or Postponement due to the COVID-19 outbreak</li> <li>• This Section covers if the Insured contracted COVID-19 in Singapore and is unable to proceed with the trip</li> </ul>
<b>Section 2 and 3 - Medical Expenses incurred overseas and back in SG</b>  <b>Section 4 - Emergency Medical Evacuation &amp; Repatriation</b>	<ul style="list-style-type: none"> <li>• Covers for the COVID-19</li> </ul>
<b>All Other Sections</b>	According to our Policy Terms and Conditions. Please note that Claims directly or indirectly related to ' <i>the order of any Government or public or local authority</i> ' is not covered.

**If you decide to Cancel the Policy**

Full refund for policy cancellation provided instruction received on or before 29 Feb 2020 and no claim under policy

**Note:**

- Annual Policy - Annual Policy holders who purchased their policies before the above stated date will be assessed based on their bookings date instead. As the situation develops, coverage is subject to change. Please refer to MFA for latest update. Claims unrelated to the event will be covered according to our policy terms and conditions
- Claims Notice - If a travel cancellation does occur, please first contact your travel agent or the airline (before submitting a claim) to seek a refund or make alternate travel arrangements based on existing tickets. After this, if you still have a loss, you may wish to submit a claim along with the original and amended itineraries and relevant documents to substantiate your remaining loss. File your travel claims [here](#).