

Travel Alert: TravelJoy coverage on COVID-19 outbreak (updated as of 14.02.2020)

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

For Travel To	Mainland China
Policies purchased policies BEFORE 27 Jan 2020, 7pm	
Sections 13 - Trip Cancellation	<ul style="list-style-type: none"> • *Special Consideration* Trip Cancellation is covered if travelling directly to Mainland China from 1st February to 31st March 2020. • This Section covers if the Insured contracted COVID-19 in Singapore and is unable to proceed with the trip
Section 2 and 3 - Medical Expenses incurred overseas and back in SG	<ul style="list-style-type: none"> • Departed before 27th Jan 2020, 7pm - Covers for COVID-19
Section 4 - Emergency Medical Evacuation & Repatriation	<ul style="list-style-type: none"> • Departed on or after 27th Jan 2020, 7pm - No coverage for COVID-19 as this is a known event
Policies purchased AFTER 27 Jan 2020, 7pm	
All Sections	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
Sections 13 - Trip Cancellation	<ul style="list-style-type: none"> • There is no coverage for Trip Cancellation due to the COVID-19 outbreak • This Section covers if the Insured contracted COVID-19 in Singapore and is unable to proceed with the trip
Section 2 and 3 - Medical Expenses incurred overseas and back in SG	<ul style="list-style-type: none"> • Covers for the COVID-19
Section 4 - Emergency Medical Evacuation & Repatriation	
All Other Sections	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 (single trip policy) 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](#).