

**[Notification on 11 March 2020]**

As COVID-19 outbreak is a known event that affects increasing number of countries worldwide, please note that there will be **NO coverage for any claims arising from COVID-19 if you activate your policy from 11 March 2020, 10am**. For policy purchased before 11 Mar 2020,10am, please refer to our previous advisory (dated 06.03.2020) below.

**For cancellation of single trip policies purchased:**

- On and before 11 Mar 2020, 10 AM - If you wish to cancel your policy, we give full refund for policy cancellation for single trip policy provided the instruction is received by Sompo before 30 April 2020; and (1) policy coverage has not been effected; and (2) the trip's departure date is no later than 31 May 2020; and (3) there is no claim being made on the policy.
- After 11 March 2020, 10 AM - There will be NO refund for policy cancellation. We will waive the admin charge for the first change of your policy dates provided the new period of insurance is within 12 months from original period of insurance. Subsequent changes is subjected to admin fee of S\$10.

**Travel Alert: TravelJoy coverage on COVID-19 outbreak (updated as of 06.03.2020)**

<b>For Travel To</b>	<ul style="list-style-type: none"> <li>• Wuhan &amp; Hubei, purchased <b>BEFORE 22 Jan 2020, 8pm</b></li> <li>• Mainland China, purchased <b>BEFORE 27 Jan 2020, 7pm</b></li> </ul>	<ul style="list-style-type: none"> <li>• Cheongdo &amp; Daegu (in South Korea), purchased <b>BEFORE 23 Feb 2020</b></li> </ul>
<b>Sections 13 - Trip Cancellation</b>	<ul style="list-style-type: none"> <li>• <b>*Special Event Consideration*</b> Covered if travelling from 1<sup>st</sup> Feb to 31<sup>st</sup> Mar 2020.</li> <li>• Covered if the Insured contracts COVID-19 in Singapore and is unable to proceed with the trip</li> </ul>	<ul style="list-style-type: none"> <li>• There is <b>no coverage</b> for Trip Cancellation due to the COVID-19 outbreak unless the Insured contracts 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>	<ul style="list-style-type: none"> <li>• Depart <b>before</b> stated date of event: <ul style="list-style-type: none"> <li>• Covered for COVID-19</li> </ul> </li> <li>• Departed <b>on or after</b> stated date of event: <ul style="list-style-type: none"> <li>• Not covered for COVID-19 as this is a known event</li> </ul> </li> </ul>	
<b>Purchased AFTER the above mentioned dates</b>		
<b>All Sections</b>	Not covered for claims arising directly or indirectly from COVID-19 outbreak as it is considered as a known event. Claims unrelated to the event will be covered.	
<b>For Travel To</b>	<ul style="list-style-type: none"> <li>• <b>Other parts of the World (and not traveling against travel advisory) Please see <a href="#">MFA's website</a> for latest travel advisory.</b></li> </ul>	
<b>Sections 13 - Trip Cancellation</b>	There is <b>no coverage</b> for Trip Cancellation due to the COVID-19 outbreak, unless the Insured contracts COVID-19 in Singapore and is unable to proceed with the trip	
<b>Section 2 and 3 - Medical Expenses incurred overseas and back in SG</b>	<ul style="list-style-type: none"> <li>• Covered for the COVID-19</li> </ul>	
<b>Section 4 - Emergency Medical Evacuation &amp; Repatriation</b>		
<b>All Other Sections</b>	<ul style="list-style-type: none"> <li>• According to our Policy Terms and Conditions. Claims unrelated to the event will be covered. Please note that Claims directly or indirectly related to 'Government intervention, prohibition or regulation' is not covered.</li> </ul>	
<b>If you decide to Cancel the Policy (Please refer to Notification dated 11 Mar 2020 on cancellation for single trip policies)</b>		
Full refund for policy cancellation (single trip policy) will be allowed provided instruction is received before policy commencement date or 31 March 2020 (whichever is earlier) and no claim under the 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.
- Claims arising directly or indirectly from COVID-19 outbreak, if traveling against travel advisory, is not covered as it is considered as a known event.
- Information is accurate as at 6 Mar 2020, 3pm. As this is a developing event, information may change from time to time.