

TRAVELJOY COVERAGE ON COVID-19 (Updated information as at 21 October 2020)

COVID-19 was declared by World Health Organisation as a global pandemic on 11 March 2020 and now considered as a known event. There will be no claims payable arising from COVID-19 if you activate your TravelJoy insurance policy from 11 March 2020, 10am. For Wuhan, Hubei & Mainland China, Cheongdo & Daegu(in South Korea), earlier cut-off dates apply as per the table below.

Below is the cut off dates and coverage due to COVID-19.

For Travel Policy bought/Trips booked	For Travel to	Section 2, 3 & 4 (Medical expenses incurred overseas & back in SG, Emergency Medical Evacuation & Repatriation)	Section 13 – Trip Cancellation	All other sections
Before 22 Jan 2020, 8pm	Wuhan & Hubei	Covered only if you depart BEFORE 22 Jan 2020	<ul style="list-style-type: none"> Covered if travelling from 1st Feb to 31st Mar 2020. Covered if the Insured contracts COVID-19 in Singapore and is unable to proceed with the trip 	No cover due to COVID-19
Before 27 Jan 2020, 7pm	Mainland China	Covered only if you depart BEFORE 27 Jan 2020	<ul style="list-style-type: none"> Covered if the Insured contracts COVID-19 in Singapore and is unable to proceed with the trip 	No cover due to COVID-19
Before 23 Feb 2020	Cheongdo & Daegu (in South Korea)	Covered only if you depart BEFORE 23 Feb 2020	<ul style="list-style-type: none"> Covered only if the Insured contracts COVID-19 in Singapore and is unable to proceed with the trip 	No cover due to COVID-19
Before 11 Mar 2020, 10am	Other parts of the World	Covered only if you depart BEFORE 11 Mar 2020	<ul style="list-style-type: none"> Covered only if the Insured contracts COVID-19 in Singapore and is unable to proceed with the trip 	No cover due to COVID-19

With the opening up of travel borders and travel bubbles by Singapore government, any claims arising from COVID-19 are still not covered if you bought your policy or book your trips after 11 March 2020. However, you will be covered for claims arising from accidents or other illnesses provided these trips are permitted under the Singapore government's advisory, subject to the policy terms and conditions.