

**Travel Alert: TravelJoy coverage on Novel Coronavirus outbreak (updated as of 31.01.2020)**

**Novel Coronavirus outbreak**

Please note that Travel Insurance policies purchased after

- **22 Jan 2020, 8pm for travel to Wuhan & Hubei,**
- **27 Jan 2020, 7pm for travel to the rest of Mainland China**

will not be covering any claims arising directly or indirectly from Novel Coronavirus outbreak, as it is considered as a known event.

Claims unrelated to the event will be covered according to our policy terms and conditions.

For Travel To	Mainland China	Other parts of the world
<b>Policyholders who have purchased their policies BEFORE</b> <ul style="list-style-type: none"> <li>• <b>22 Jan 2020, 8pm for travel to Wuhan &amp; Hubei,</b></li> <li>• <b>27 Jan 2020, 7pm for travel to the rest of Mainland China</b></li> </ul>		
<b>Sections 13 - Trip Cancellation</b>	<u>Special Event Consideration:</u> Covered if travelling directly to Mainland China in February 2020.  Trip Cancellation – Covered if the Insured contracts the Novel Coronavirus in Singapore and is unable to proceed with the trip	<ul style="list-style-type: none"> <li>• Cancellation – Covered if the Insured contracts the Novel Coronavirus in Singapore and is unable to proceed with the trip</li> <li>There is <b>no coverage</b> for cancellation of trip due to the Novel Coronavirus outbreak</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>• Already departed for trip               <ul style="list-style-type: none"> <li>- Covered for the Novel Coronavirus</li> </ul> </li> <li>• Proceed with trip after 22 Jan, 8pm               <ul style="list-style-type: none"> <li>- Not covered, is a known event</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- Already departed for trip               <ul style="list-style-type: none"> <li>- Covered for the Novel Coronavirus</li> </ul> </li> <li>- Proceed with trip after 22 Jan, 8pm               <ul style="list-style-type: none"> <li>- Covered for the Novel Coronavirus</li> </ul> </li> </ul>
<b>Policyholders who have purchased their policies AFTER</b> <ul style="list-style-type: none"> <li>• <b>22 Jan 2020, 8pm for travel to Wuhan &amp; Hubei,</b></li> <li>• <b>27 Jan 2020, 7pm for travel to the rest of Mainland China</b></li> </ul>		
All Sections	Not covered for claims arising directly or indirectly from Novel Coronavirus Outbreak	As above
<b>If you decide to Cancel the Policy</b>		
Full refund for policy cancellation provided instruction received by 14 Feb 2020 and no claim under policy		

**Note:**

Annual Policy holders who purchased their policies before the above stated date will be assessed based on their conveyance bookings date instead.

As the situation develops, coverage is subject to change. Please refer to Singapore Ministry of Foreign Affairs for latest update.

**Claim Notice:**

If a travel cancellation or disruption loss 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](#).