

# FAQs for Travels after COVID-19 Pandemic

Chubb Travel Insurance



## Notice

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As a result of COVID-19 being declared as a pandemic by World Health Organization on 11 March 2020, we have prepared a set of Frequently Asked Questions (FAQs) to address the concerns of our policyholders pertaining to their coverages.

Please refer to the enclosed FAQs and for any further questions, please contact our Customer Service Center hotline number at 1500257 on Mondays to Fridays from 9 a.m. to 5 p.m. Western Indonesia Standard Time.

If you have already departed on your travels and require emergency medical assistance, please contact the 24-hour Chubb Assistance hotline number at +62-21-57853296.

## Frequently Asked Questions (FAQs)

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In view of the above notice, please be advised that your policy will respond as follows:

No.	Scenario	Reply
1.	<b>I purchased my policy before 26 March 2020. Do I retain full coverage over COVID-19 related claims?</b>	Yes, you do, except for specific exclusions clearly stated in the Policy (please see Question 3 below as an example).
2.	<b>I purchased my policy after 26 March 2020. What does my policy cover with respect to COVID-19 related claims?</b>	Chubb will not provide any cover for claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof or any related strain).
3.	<b>Does my policy cover travel cancellation/curtailment/postponement/delay related to this event (COVID-19)?</b>	<p><u>For Policies purchased after 26 March 2020</u></p> <p>No, your policy <u>does not cover</u> travel cancellation/curtailment/ postponement/delay related to this event (COVID-19).</p> <p><u>For Policies purchased before 26 March 2020</u></p> <p>For travel cancellation/postponement:</p> <ul style="list-style-type: none"> <li>On 11 March 2020, the World Health Organisation announced that COVID-19 as a global pandemic. Your Policy cover applies only if the Policy is purchased before you were aware of circumstances that could lead to the disruption of your journey.</li> <li>As such, if your Policy was purchased after 26 March 2020, then it does <u>not</u> cover any travel cancellation/postponement related to COVID-19 events.</li> </ul> <p>For travel curtailment:</p> <ul style="list-style-type: none"> <li>Yes, your Policy covers travel curtailment related to COVID-19 events.</li> </ul> <p>For flight delay:</p> <ul style="list-style-type: none"> <li>No, your Policy does not cover this event. Your Policy only covers travel delays due to strikes or industrial action, adverse weather conditions or mechanical breakdown/derangement of the aircraft, or grounding of the aircraft as a result of mechanical or structural defect.</li> </ul> <p>For baggage delay:</p> <ul style="list-style-type: none"> <li>Yes, your Policy covers baggage delays related to COVID-19 events.</li> </ul>

4.	<b>Does my policy cover me if I proceed with my trip to destinations after a travel advisory has been issued?</b>	<p>If your Policy was purchased before 26 March 2020, your Policy will continue to cover you except for any existing exclusions stated in your Policy (e.g., the circumstances highlighted at Question 3 above).</p> <p>If your Policy was purchased after 26 March 2020, your Policy will continue to cover you except for any claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof or any related strain) and other existing exclusions stated in your Policy.</p>														
5.	<b>Am I covered if I become ill with the Novel Coronavirus (COVID-19)?</b>	Yes, your medical expenses are covered by your Policy if you become ill with COVID-19, unless you purchased your Policy after 26 March 2020.														
6.	<b>Am I covered for any injuries/illness/medical evacuation sustained <u>NOT</u> due to COVID-19?</b>	Yes, you continue to be covered by your Policy regardless of when it was purchased, except for any existing exclusions stated in your Policy.														
7.	<b>I want to cancel my policy. Can I have a full refund of premium?</b>	<p>For Single Trip policies, you may cancel your Policy and/or request a full refund with the following condition(s):</p> <ul style="list-style-type: none"> <li>• The cancellation of your Policy must be done before the Policy start date; and</li> <li>• No claim has been made under the journey cancellation benefit.</li> </ul> <p>For the Annual Multi-Trip policy, a short rate refund of premium will be refunded if no claim has been made or reported during the period of insurance. The table of short rate refund is as follows:</p> <table border="1" data-bbox="898 1371 1336 1644"> <thead> <tr> <th>Cancellation of Policy</th> <th>Refund %</th> </tr> </thead> <tbody> <tr> <td>Within 2 Months</td> <td>60%</td> </tr> <tr> <td>Within 3 Months</td> <td>50%</td> </tr> <tr> <td>Within 4 Months</td> <td>40%</td> </tr> <tr> <td>Within 5 Months</td> <td>30%</td> </tr> <tr> <td>Within 6 Months</td> <td>25%</td> </tr> <tr> <td>Over 6 Months</td> <td>0%</td> </tr> </tbody> </table>	Cancellation of Policy	Refund %	Within 2 Months	60%	Within 3 Months	50%	Within 4 Months	40%	Within 5 Months	30%	Within 6 Months	25%	Over 6 Months	0%
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8.	<b>Can I change my Single Trip policy effective date in the event I have postponed my trip?</b>	Yes, Chubb is prepared to endorse your Policy to your new travelling date/destination within the same duration/geographical cover at no additional cost under the following condition(s):														

		<ul style="list-style-type: none"> <li>• The endorsement to your policy must be done before commencement of your current trip (“<b>Current Trip</b>”).</li> <li>• The departure date for your new trip must take place within 6 months of the departure date of your Current Trip.</li> </ul>
9.	<p><b>Does my policy cover me if I am currently overseas?</b></p>	<p>If your Policy was purchased before 26 March 2020, your Policy will continue to cover you except for any existing exclusions stated in your Policy (e.g., the circumstances highlighted at Question 3 above).</p> <p>If your Policy was purchased after 26 March 2020, your Policy will continue to cover you except for any claims directly or indirectly arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof or any related strain) and other existing exclusions stated in your Policy.</p>