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Bravo Travel Protector – COVID-19 Coverage (FAQ)

BEFORE THE TRIP

Q1:	If the insured person has not been vaccinated against COVID-19, or has not completed the third shot of vaccine, will it affect the travel insurance application and coverage?
Ans:	No, it will not. We welcome all customers to enrol for travel insurance regardless of whether they are <u>fully vaccinated</u> or <u>not</u> .
Q2:	If the flight is cancelled before the trip starts due to government COVID-19 related policy(ies), does “Trip Cancellation” benefit cover this situation?
Ans:	“Trip Cancellation” benefit does not cover this situation.
Q3:	If the flight is cancelled by the airline carrier, will this plan cover the rebooking cost of the flight ticket?
Ans:	If the cancellation of flights is due to a commercial decision made by the airline carrier, this plan will not cover this situation. This plan only covers trip inconvenience arising from specific insured risks, such as sudden outbreak of natural disaster, strike, or adverse weather condition, etc. For full details on coverage and exclusions of “Travel Inconvenience”, please refer to <u>policy provisions</u> under “Section 4 – Travel Inconvenience”.
Q4:	If the insured person has been diagnosed with COVID-19 or is being considered as a close contact before the trip starts, what are the coverage and the limit(s)?
Ans:	<p>It depends on the actual situation. Before the trip starts, if the insured person is</p> <ul style="list-style-type: none">• in serious condition (life-threatening and unfit to travel) as confirmed by a doctor due to COVID-19, or• required to stay in a hospital isolated ward or compulsory quarantine facility (e.g. Penny’s Bay Community Isolation Facility) due to the following reasons:<ul style="list-style-type: none">○ being diagnosed with COVID-19, or○ being considered as a close contact <p>In the above situation(s), the insured person is entitled to “Trip Cancellation” benefit.</p> <p>For the maximum limit of “Trip Cancellation”, please refer to <u>product leaflet</u> under “Trip Cancellation” (Section 4a) for details. (Note: Other terms and conditions of “Trip Cancellation” shall remain unchanged and in effect. For details, please refer to <u>policy provisions</u>.)</p>



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DURING THE TRIP

Q5:	If the insured person has been diagnosed with COVID-19 during the trip, what are the coverages and the limit(s)?
Ans:	The plan covers medical expenses (including follow-up medical treatment expenses) resulting from a diagnosis of COVID-19 during the trip. Customer must provide all relevant document proofs, such as medical report, receipt, etc. For the maximum limit of “Medical Expenses”, please refer to <u>product leaflet</u> under “Medical Expenses” (Section 1a) for details.
Q6:	If the insured person has been diagnosed with COVID-19 during the trip (with multiple destinations) and needs to re-arrange the trip, is this situation covered by “Trip Re-arrangement” benefit?
Ans:	No. Expenses incurred from trip re-arrangement resulting from a diagnosis of COVID-19 is not covered under “Trip Re-arrangement” benefit.
Q7:	If the insured person has been diagnosed with COVID-19 during the trip and needs to curtail the trip, is this situation covered by “Trip Curtailment” benefit and what is the limit?
Ans:	<p>It depends on the actual situation. During the trip, if the insured person is</p> <ul style="list-style-type: none">• in serious condition (life-threatening and unfit to travel) as confirmed by a doctor due to COVID-19, or• required to stay in a local hospital isolated ward or compulsory quarantine facility due to the following reasons:<ul style="list-style-type: none">○ being diagnosed with COVID-19, or○ being considered as a close contact <p>In the above situation(s), the insured person is entitled to “Trip Curtailment” benefit.</p> <p>For the maximum limit of “Trip Curtailment”, please refer to <u>product leaflet</u> under “Trip Curtailment” (Section 4b) for details. (Note: Other terms and conditions of “Trip Curtailment” shall remain unchanged and in effect. For details, please refer to <u>policy provisions</u>.)</p>



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Q8:	If the insured person has been diagnosed with COVID-19 before returning to Hong Kong, and as a result, s/he cannot return to Hong Kong on the scheduled return date, does the plan cover the additional accommodation and/or transportation expenses incurred in this situation? What is the limit(s)?
Ans:	Yes. The plan covers the additional accommodation and/or transportation expenses necessarily incurred by the insured person resulting from a diagnosis of COVID-19 during the covered trip. Customer must provide all relevant document proofs, such as medical report, receipt, etc. For the maximum limit, please refer to product leaflet under “Medical Expenses” (Section 1a) for details. (Note 1: Extended stay due to Hong Kong or local policies is not covered; Note 2: Customer can apply for a free 10-day extension of coverage for once.)

AFTER THE TRIP

Q9:	If the insured person is diagnosed with COVID-19 from a PCR test s/he did when arriving Hong Kong, what are the coverage and the limit(s)?
Ans:	Within 7 days of returning to Hong Kong, if the insured person is required to stay in a hospital isolated ward or compulsory quarantine facility (e.g. Penny's Bay Community Isolation Facility) due to COVID-19 during the covered trip, the insured person is entitled to a compulsory quarantine cash allowance of HK\$500 per day, up to a maximum of HK\$5,000.

The above content is for reference only. For full details on premium rates, coverages, and exclusions, please refer to product leaflet and policy provisions.

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忠意旅遊保 – 新冠肺炎保障（常見問題）

出發前

Q1：	如受保人沒有接種新冠肺炎疫苗，或未完成三次疫苗接種，會否影響旅遊保險申請或保障範圍？
答：	不會影響。我們歡迎所有 <u>已完成</u> 或 <u>未完成</u> 疫苗接種的客戶投保旅遊保險。
Q2：	在旅程開始前，如果因應政府新冠肺炎的相關政策而導致航班取消，「取消行程」保障是否適用於這種情況？
答：	「取消行程」保障不適用於這種情況。
Q3：	如果航班被航空公司取消，本計劃是否保障機票改期費用？
答：	如果航班取消是由於航空公司的商業決定，本計劃將不涵蓋這種情況。本計劃僅承保因特定受保風險引起的旅程受阻，例如突然爆發的自然災害、罷工或惡劣天氣等。有關「旅程受阻」的承保範圍和除外責任的所有詳情，請參閱保單條款「第4節 – 旅程受阻」。
Q4：	若受保人於出發前不幸確診新冠肺炎，或被介定為密切接觸者，請問有甚麼相關保障及最高賠償額為多少？
答：	<p>視乎情況。在旅程開始前，若受保人因確診新冠肺炎而</p> <ul style="list-style-type: none">• 被醫生確認為情況嚴重（有性命危險而不適宜旅行），或• 因以下原因而須入住醫院隔離病房或強制隔離設施（例如：竹篙灣社區隔離設施）：<ul style="list-style-type: none">○ 確診新冠肺炎 或○ 被介定為密切接觸者 <p>在以上情況下，受保人可獲「取消行程」保障。</p> <p>有關「取消行程」之最高賠償限額，請參閱產品小冊子之「取消行程」（第4a節）作參考。（注意：「取消行程」的其他條款及細則維持不變及有效。詳情請參閱保單條款。）</p>



旅程途中

Q5：	若受保人於旅程途中不幸確診新冠肺炎，請問有甚麼相關保障及最高賠償額有多少？
答：	本計劃保障在旅程途中因確診新冠肺炎所衍生的醫療費用（包括後續的醫療費用）。客戶必須提供所有相關證明文件，如醫療報告、收據等。有關「醫療費用」的最高賠償限額，請參閱 <u>產品小冊子</u> 之「醫療費用」（第 1a 節）作參考。
Q6：	如果受保人在旅程（有多個目的地）途中不幸確診新冠肺炎並需要更改行程，這種情況是否在「更改行程」的保障範圍內？
答：	因確診新冠肺炎而更改行程所衍生的費用不在「更改行程」的保障範圍內。
Q7：	如果受保人客戶在旅程途中不幸確診新冠肺炎並需要縮短旅程，這種情況是否在「縮短旅程」的保障範圍內？賠償額為多少？
答：	<p>視乎情況。在旅程途中，若受保人因確診新冠肺炎而</p> <ul style="list-style-type: none">• 被醫生確認為情況嚴重（有性命危險而不適宜旅行），或• 因以下原因而須入住當地的醫院隔離病房或強制隔離設施：<ul style="list-style-type: none">○ 確診新冠肺炎 或○ 被介定為密切接觸者 <p>在以上情況下，受保人可獲「縮短旅程」保障。</p> <p>有關「縮短旅程」之最高賠償限額，請參閱<u>產品小冊子</u>之「縮短旅程」（第 4b 節）作參考。（注意：「縮短旅程」的其他條款及細則維持不變及有效。詳情請參閱<u>保單條款</u>。）</p>
Q8：	如果受保人在返回香港之前確診新冠肺炎而未能如期回港，本計劃是否涵蓋在這種情況下所衍生的額外住宿及／或交通費用？有關的賠償額為多少？
答：	<p>會涵蓋。本計劃保障受保人在旅程途中期間因確診新冠肺炎而必須衍生額外的住宿及／或交通費用。客戶必須提供所有相關證明文件，例如醫療報告、收據等。</p> <p>關於最高賠償限額，請參閱<u>產品小冊子</u>之「醫療費用」（第 1a 節）作參考。（註 1：因香港或當地政策而需要延長逗留時間則不在受保範圍內；註 2：客戶可申請免費延長 10 天保障最多一次。）</p>



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旅程完成後

Q9 :	如果受保人在抵港時進行 PCR 核酸檢測結果呈陽性，請問有甚麼相關保障及賠償額有多少？
答：	抵港後的 7 天內，若受保人因於受保旅程中感染新冠肺炎而須要入住醫院隔離病房或強制隔離設施（例如：竹篙灣社區隔離設施），將獲得每日港幣 500 元之強制隔離現金津貼，上限為港幣 5,000 元。

以上內容只供參考，有關保單的保費率、承保範圍和除外責任的所有詳情，請參閱產品小冊子及保單條款，及以英文版本為準。

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