

Novel Coronavirus Outbreak - Information for Etiqa Customers

The World Health Organisation (WHO) declared on Thursday (Jan 30) that the coronavirus outbreak in China now constitutes a public health emergency of international concern. We are treating this Event as known and foreseen, effective 31 January 2020. As such, any claims arising globally from this Event will not be covered unless your policy was issued prior to 31 January 2020, 0001 hours.

Notwithstanding the above, Etiqa Singapore will honour claims related to / caused by this Event, subject to the terms and conditions of your policy, if your policy was issued before:

- a) 22 January 2020, 0001 hours for Insured(s) travelling to Wuhan
- b) 27 January 2020, 0001 hours for Insured(s) travelling to the rest of Mainland China (excluding Hong Kong, Macau & Taiwan)

Claims not related to the Event will be covered according to our policy terms and conditions.

For travel to	Wuhan	Mainland China	Other parts of the World
Policyholders who have purchase their policies before <ul style="list-style-type: none"> • 22 January 2020, 0001 hours for Insured(s) travelling to Wuhan • 27 January 2020, 0001 hours for Insured(s) travelling to the rest of Mainland China (excluding Hong Kong, Macau & Taiwan) 			
Section 12 Trip Cancellation	Covered	Covered	There is no coverage for cancellation of trip due to the Novel Coronavirus outbreak
Section 2 and 3 Medical Expenses incurred overseas and in Singapore Section 10 Emergency Medical Evacuation	Covered if you have departed Singapore for Wuhan before 22 January 2020 <i>(Note: Tiq Travel Entry Plan does not cover Medical Expenses Incurred in Singapore)</i>	Covered if you have departed Singapore for Mainland China before 27 January 2020	Covered if your policy was issued prior to 31 January 2020, 0001 hours
Policyholders who have purchase their policies after <ul style="list-style-type: none"> • 22 January 2020, 0001 hours for Insured(s) travelling to Wuhan • 27 January 2020, 0001 hours for Insured(s) travelling to the rest of Mainland China (excluding Hong Kong, Macau & Taiwan) 			
Section 12 Trip Cancellation	Not covered	Not covered	There is no coverage for cancellation of trip due to the Novel Coronavirus outbreak

Section 2 and 3 Medical Expenses incurred overseas and in Singapore Section 10 Emergency Medical Evacuation	Not covered	Not covered	Covered if your policy was issued prior to 31 January 2020, 0001 hours
--	-------------	-------------	--

As the situation develops, coverage is subject to change.

Annual Policyholders who purchased their policies before the above stated date will be assessed accordingly based on policy terms and conditions.

Please visit www.moh.gov.sg/2019-ncov-wuhan for the latest updates on the Wuhan coronavirus situation in Singapore.

Claims Notice: With regards to trip cancellation losses, please first contact your travel agent or the airline to seek a refund or make alternate travel arrangements based on existing tickets. Thereafter, if you still have a loss, you may submit a claim with the original and amended itineraries and relevant supporting documents to substantiate your remaining loss. Please visit <https://www.etiqa.com.sg/claims/submit-claims/> for information to submit a travel claim.