

## COVID-19: Information for Etiqa's Travel Customers

The World Health Organisation (WHO) declared on 30 January 2020 the coronavirus outbreak in China as a public health emergency of international concern, and subsequently updated the status of COVID-19 as a pandemic on 11 March 2020.

We treat 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  |
|---|---|---|---|
| <p><b>Policyholders who purchased their policies before</b></p> <ul style="list-style-type: none"> <li>• 22 January 2020, 0001 hours for Insured(s) travelling to Wuhan</li> <li>• 27 January 2020, 0001 hours for Insured(s) travelling to the rest of Mainland China (excluding Hong Kong, Macau &amp; Taiwan)</li> </ul> |   |   |   |
| <p><b>Section 12</b><br/>Trip Cancellation</p>  | Covered   | Covered   | There is no coverage for cancellation of trip due to the COVID-19 outbreak    |
| <p><b>Section 2 and 3</b><br/>Medical Expenses incurred overseas and in Singapore</p> <p><b>Section 10</b><br/>Emergency Medical Evacuation</p>   | <p>Covered if you have departed Singapore for Wuhan before 22 January 2020<br/><i>(Note: Tiq Travel Entry Plan does not cover Medical Expenses Incurred in Singapore)</i></p> | <p>Covered if you have departed Singapore for Mainland China before 27 January 2020</p> | <p>Covered if your policy was issued prior to 31 January 2020, 0001 hours</p> |

|   |             |             |   |
|---|-------------|-------------|---|
| <b>Policyholders who purchased their policies after</b> <ul style="list-style-type: none"> <li>• 22 January 2020, 0001 hours for Insured(s) travelling to Wuhan</li> <li>• 27 January 2020, 0001 hours for Insured(s) travelling to the rest of Mainland China (excluding Hong Kong, Macau &amp; Taiwan)</li> </ul> |             |             |   |
| <b>Section 12</b><br>Trip Cancellation  | Not covered | Not covered | There is no coverage for cancellation of trip due to the COVID-19 outbreak. |
| <b>Section 2 and 3</b><br>Medical Expenses incurred overseas and in Singapore<br><br><b>Section 10</b><br>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](http://www.moh.gov.sg/2019-ncov-wuhan) for the latest updates on the COVID-19 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.