

Travel Insurance Advisory Regarding Novel Coronavirus (COVID-19) Pandemic

On 7 January 2020, the Chinese authorities identified an outbreak of a new type of Novel Coronavirus (COVID-19), in Wuhan City in Hubei Province, which has tragically resulted in the loss of life. Since the identification of COVID-19, Chinese authorities have closed all outbound flights and public transport from Wuhan city. Additionally, other cities within Hubei province have been quarantined and public transport shutdown.

On 30 January 2020, the WHO declared COVID-19 a public health emergency of international concern.

On 11 March 2020, the WHO declared COVID-19 a pandemic, pointing to the over 118,000 cases of the COVID-19 illness in over 110 countries and territories around the world and the sustained risk of further global spread.

We would like to advise all travelers to exercise a high degree of caution, closely watch local media and emergency services, such as WHO and Department of Foreign Affairs and related websites. Government of Republic of Indonesia has officially issued a travel warning for citizens intending to visit China's Hubei province. In addition to issuing a travel warning, the Indonesian government also issued a travel advisory for those planning to visit other regions in China and announced new travel restrictions for people with a history of travel from coronavirus-hit regions of Iran, South Korea and Italy in the wake of a significant surge of COVID-19 cases globally.

If you have travelled to the affected areas and have developed symptoms of respiratory illness, contact your doctor urgently and advise them of your travel history

If you are currently travelling:

As a provider of assistance services and insurance, it is always our priority to assist our customers where possible and within our ability to do so.

- Please consider your safety first and follow advice from local authorities.
- If you have been affected as a result of COVID-19 in Hubei, China and require medical assistance, please contact our **Emergency Assistance team on +65 6535 5833**, or reach our call center at **Allianz Care 1500136**.
- If your travel arrangements have been affected by this event, we firstly recommend contacting your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements.
- If your pre-booked travel arrangements have been affected and you have a travel insurance Policy that provides coverage for travel delay, trip cancellation and alteration of travel arrangements, you may be able to claim for additional travel and accommodation expenses. Please ensure you keep all receipts and proof of purchases to submit with your claim.
- Please refer to your policy wording for the terms, conditions, limits and exclusions that apply.
- If you have any queries about your policy benefits please contact our **Allianz Care Call Centre on 1500136**.
- Keep up to date on advice from travel providers by visiting their websites directly.
- Always monitor the media and other sources about possible new security risks.

If you have not yet departed:

- If your pre-booked travel arrangements are cancelled, delayed or rescheduled as a result of the COVID-19 and you have a travel insurance policy that provides coverage for travel delay, trip cancellation and alteration of travel arrangements you may be able to make a claim for cancellation or rearrangement of your journey (whichever is the lesser). Please refer to your Policy wording for the terms, conditions, limits and exclusions that apply.
- We recommend you contact your travel agent or travel provider regarding the best option in altering your trip. Some travel providers may provide penalty free options to amend travel arrangements and we recommend you contact them for further details. Contact our Allianz Care Call Centre on 1500136 if you would like to clarify your policy entitlements.

Allianz Travel Insurance (Single Trip) Policy coverage:

If you entered into a policy after 16 March, 2020, we will consider that you are aware of the circumstances and that this is considered a known to the public referring to Awareness of Circumstances under General Exclusions. This condition is applicable for travel policies with Awareness of Circumstances exclusion under General Exclusions. Therefore, for these policies, claims that arise due to COVID-19 (for example, flight delays or cancellations, medical treatment cost, etc) will not be covered. We would advise you to carefully consider this condition prior to purchasing any new travel insurance.

Allianz Travel Insurance (Annual) Policy coverage:

If you made a travel arrangement after 16 March, 2020, we will consider that you are aware of the circumstances and that this is considered a known to the public referring to Awareness of Circumstances under General Exclusions. This condition is applicable for travel policies with Awareness of Circumstances exclusion under General Exclusions. Therefore, for these policies, claims that arise due to COVID-19 (for example, flight delays or cancellations, medical treatment cost, etc) will not be covered. We would advise you to carefully consider this condition prior to purchasing any new travel arrangement under an existing travel policy.

Policy coverage and benefits vary based on individual circumstances. We encourage travelers to read their travel insurance Policy wording to understand what they are covered for and any limits and exclusions that apply. A general exclusion for losses arising out of epidemics and/or pandemics may apply.

Please visit our official website and social media accounts for updates from Allianz Indonesia:

- www.allianz.co.id
- Facebook: @Allianz Indonesia
- Instagram: @allianzindonesia
- Twitter: @AllianzID
- LinkedIn: @Allianz Indonesia

AllianzCare Contact Centre:

Medical Hotline and General Insurance Service are operating for 24 Hours.

AllianzCare at 1500136; or AllianzCare Sharia at 1500139.

The operational hour of Life and Health Insurance Service are Monday to Friday at 08.00 AM – 08.00 PM.