

NEW

Latest Updates

Travel Insurance

QBE Hong Kong Travel insurance plan offers a comprehensive travel protection with a range of coverage. It will be offering a COVID-19 Extension Coverage to ease your concerns and minimise the risk before, during and after your perfect get-away. Furthermore, a Staycation cover under Annual Travel Policy is also newly added.

Key Features of COVID-19 Extension:

QBE Hong Kong will be offering an all-rounded COVID-19 Extension Coverage for the existing Annual Travel Policy and newly applied Single Trip Travel Policy.

- **Up to a maximum Medical Expenses of HK\$1,000,000 related to Covid-19 outside Hong Kong**
- **Additional Transportation and Accommodation related to Covid-19 of up to HK\$20,000 as a result of seeking medical treatment during Journey**
- **Hospital or Quarantine Allowance**
- **Trip Cancellation**
- **Trip Curtailment**
- **Automatically extend the Period of Insurance up to 21 days due to flight banned**

You may refer to [COVID-19 Protection Coverage](#) and [FAQ](#) for more details.

Staycation Cover (Applicable to “Annual Travel Insurance” ONLY) :

Staycation is becoming more popular in Hong Kong. We are aware of the need for a Staycation cover under travel insurance. Therefore, staycation in Hong Kong is covered under Annual Travel Policy.

- **Trip Cancellation**
- **Personal Accident**

Starting from October 16, 2022, QBE Hong Kong “Annual/Single Trip Travel Insurance” will be enhanced with the following arrangements and updates:

- Currently in-forcing Policy (Only applicable to “Annual/Single Trip Travel Insurance” policy newly launched on or after October 16, 2022): Coverage will be effective from October 16, 2022, the **Extension Coverage Endorsement** will be attached as part of policy document upon renewal.
- For newly applied Annual/Single Trip Travel Insurance, the **Extension Coverage Endorsement** will be issued along with the policy documents effective from **October 16, 2022**.

Remarks:

- You may refer to the Extension Coverage Endorsement to learn more about the coverage details. Other terms, conditions and exclusions are subject to the Policy Wording.
- Other terms, conditions and exclusions are subject to the wordings under the relevant policy and the corresponding endorsement.

COVID-19 Protection Coverage

Before Departure

Trip Cancellation

- You contracted COVID-19 within 7 days before trip commencement date.
- You required to undergo mandatory quarantine by government.

During the Trip

Medical Expenses

- You contracted COVID-19 and received medical treatment and medication from a Registered Medical Practitioner.
- Reimburse additional transportation & accommodation after the interruption subject to such additional expenses shall not be better than the original booking arrangement.

Hospital or Quarantine Allowance

- Reimburse overseas hospital daily cash benefit for hospital confinement or detained due to compulsory quarantine measure by the government authority in the country which the Insured Person has travelled to due to contracted COVID-19.

Automatic Extension of Period of Insurance

- Journey automatically extends up to maximum of fourteen (14) days being involuntarily delayed.

Automatic Extension of Period of Insurance due to flight ban

- Journey automatically extends up to maximum of twenty-one (21) days for flight ban imposed by Hong Kong government.

Return in Hong Kong

Medical Expenses

- You contracted COVID-19 during journey without seeking for medical treatment but only receive medical treatment within seven (7) calendar days after returning to Hong Kong.

Excluded Incidents

- Any announcements on new travel arrangements issued by the travel destination country &/or Hong Kong governments, health authorities &/or World Health Organization.
- Reimbursement on flight cancellation fees.
- Reimbursement cost incurred for Hong Kong designated hotel quarantine.

COVID-19 Protection Coverage FAQ

Before Departure

1	Q:	I have contracted COVID-19 and unable to go on my Journey which will be commenced in 7 days' time.
	A:	<p>You are covered under the section of Trip Cancellation. You are requested to provide information (e.g. registered name and HKID number) to the Centre for Health Protection through the links below to collect The Isolation Order issued from Centre for Health Protection for claim process.</p> <ul style="list-style-type: none"> · Nucleic Acid Test: www.chp.gov.hk/cdpi · RAT: www.chp.gov.hk/ratp <p>Based on the information provided, the Government will determine your most appropriate isolation arrangement and issue an isolation order for isolation at a government community isolation facility (CIF) and arrange transfer for you as appropriate. Under circumstances where the risks could be controlled and taking into consideration your home environment, the Government will also allow you to stay home for self-isolation and will issue an isolation order to you.</p>
2	Q:	I am the close contact to a confirmed COVID-19 case and required to undergo mandatory home quarantine and unable to go on my Journey which will be commenced in 7 days' time.
	A:	<p>You are covered under the section of Trip Cancellation. You are requested to provide information (e.g. registered name and HKID number) to the Centre for Health Protection through the links below to collect Quarantine Order issued from Centre for Health Protection for claim process.</p> <ul style="list-style-type: none"> · Nucleic Acid Test: www.chp.gov.hk/cdpi · RAT: www.chp.gov.hk/ratp <p>Based on the information provided, the Government will issue a Quarantine Order for isolation at a government community isolation facility (CIF) and arrange transfer for you as appropriate. Under circumstances where the risks could be controlled and taking into consideration your home environment, the Government will also allow you to stay home for self-isolation and will issue a Quarantine Order to you.</p>
3	Q:	My Journey planned to Paris need to be cancelled due to Paris is currently having the COVID-19 outbreak.
	A:	There is no insurance coverage for this voluntarily trip cancellation.
4	Q:	My travel companion has contracted COVID-19 and we have decided to cancel the Journey.
	A:	There is no insurance coverage for this voluntarily trip cancellation.

During the Trip

5	Q:	I have contracted COVID-19 during my Journey in California and I need to receive medical treatment.
	A:	You are covered under the section of Medical Expenses for the reimbursement of the actual and necessary medical treatment and medication subject to a Registered Medical Practitioner.
6	Q:	I have contracted COVID-19 and received order to detain in hospital confinement due to compulsory quarantine measure issued by the government authority overseas.
	A:	You are covered under the section of Hospital or Quarantine Allowance. The policy will reimburse overseas hospital daily cash benefit for hospital quarantine confinement or detained due to compulsory quarantine measure by the government authority in the country which the Insured Person has travelled to due to contracted COVID-19. You are requested to provide the Quarantine Order issued by the government authority in the country for claim process.
7	Q:	I have tested POSITIVE on the day before my flight return to Hong Kong and I am unable to board the flight and need to stay behind until I tested NEGATIVE.
	A:	<p>You are covered under the section of Medical Expenses for the reimbursement of medical treatment and medication with the reasonable additional transportation and/or accommodation incurred for reverting to the original scheduled itinerary or return to Hong Kong and such additional expenses shall not be better than the original travel class or accommodation room type subject to the following conditions:</p> <ol style="list-style-type: none"> 1. You need to submit PCR report "POSITIVE" result with your registered name and passport number for claim process; 2. prove in seeking medical treatment from a Registered Medical Practitioner (in the delivery of modern medical care via Telemedicine also accepted). <p>Hong Kong Government only allow inbound traveler with Rapid Antigen Test (RAT) NEGATIVE result to board the flight to Hong Kong. Please refer to https://www.coronavirus.gov.hk/eng/inbound-travel.html</p> <p>On the other hand, this Journey will automatically extend up to maximum of fourteen (14) calendar days being involuntarily delayed. Additional premium will be charged for further extension days.</p>
8	Q:	I have tested POSITIVE on the day before my flight return to Hong Kong and I am unable to board the flight and need to stay behind until tested NEGATIVE. My travel companion has tested NEGATIVE, he/she decided to stay behind and reschedule the return flight together.
	A:	The travel companion needs to pay to extend his/her travel insurance period with additional premium. There is no benefit coverage under this policy for the additional transportation and/or accommodation incurred for reverting to the original scheduled itinerary or return to Hong Kong for the travel companion.
9	Q:	My flight return to Hong Kong in 3 days' time has imposed flight banned for 5 days effective from today.
	A:	There is no insurance coverage for this cancellation. However, your Journey will be automatically extended up to maximum of twenty-one (21) calendar days for flight ban imposed by Hong Kong Government.

10	Q:	I have contracted COVID-19 during travelling back to Hong Kong on flight.
	A:	You are covered under the section of Medical Expenses for the reimbursement of the actual and necessary medical treatment and medication subject to the following conditions: <ol style="list-style-type: none">1. collect The Isolation Order issued from Centre for Health Protection;2. prove in seeking medical treatment from a Registered Medical Practitioner (in the delivery of modern medical care via Telemedicine also accepted).

Return in Hong Kong

11	Q:	I have contracted COVID-19 during journey without seeking for medical treatment but only received medical treatment on day-3 after returning to Hong Kong.
	A:	You are covered under the section of Local Follow-up Medical Expenses for the reimbursement of the actual and necessary medical treatment and medication subject to the following conditions: <ol style="list-style-type: none">1. if no medical treatment being received outside of Hong Kong and;2. you must seek medical treatment after returning's Hong Kong within 7 days.

Please refer to our Policy Wording to understand the terms and conditions of all the benefits and exclusions.

Points to Note for Quarantine for Inbound Travelers
<https://www.coronavirus.gov.hk/eng/inbound-travel.html>

Points to Note for Persons who Tested Positive
<https://www.coronavirus.gov.hk/eng/tested-positive.html>