

# 有關新型冠狀病毒下 AXA 安盛「卓越」優遊樂 / 「卓越」豐盛優遊樂的保障

(於 2021 年 5 月 20 日更新)

隨著新型冠狀病毒（「新冠病毒」）疫情的發展，我們明白您的旅行計劃可能受到影響。為了緩解您的困擾，我們特意推出了一項特別安排：

## 新型冠狀病毒疫情下的特別安排

如果您取消原定前往香港以外任何地方的旅行計劃，您可以為已購買的單次「卓越」優遊樂 / 「卓越」豐盛優遊樂保單申請保費退款。

下文旨在幫助您了解因新冠病毒而導致的不同情況下「卓越」優遊樂 / 「卓越」豐盛優遊樂的承保範圍。

## 新冠病毒下引起的常見問題

### 1. 取消旅程

如果取消旅程，我會得到任何保障嗎？

取消原因	「卓越」優遊樂 / 「卓越」豐盛優遊樂的保障
<b>強制隔離</b> 我正接受香港政府實施的強制隔離檢疫，因此不能外遊。	您可以享有取消旅程下的所有保障，當中包括您無法取回的交通和住宿預繳訂金和費用。
<b>在港確診感染新冠病毒</b> 我(或我的家人/同行人士)在港感染了新冠病毒，因此無法按計劃成行。	您可以享有取消旅程下的所有保障，當中包括您無法取回的交通和住宿預繳訂金和費用。
<b>取消中國內地旅行</b> 鑑於疫情爆發，我決定取消前往中國內地的旅行。	很抱歉，這種情況下保單未能提供取消旅程保障。特別安排下，如您希望取消相關單次「卓越」優遊樂 / 「卓越」豐盛優遊樂的保單，我們將退還您已支付的保費。

<p><b>簽證被拒/入境被拒</b></p> <p>我無法按計劃成行，因為我打算去的地方：</p> <ul style="list-style-type: none"> <li>• 禁止香港居民入境；或</li> <li>• 已停止簽發簽證；或</li> <li>• 實施了強制隔離檢疫；或</li> <li>• 實施了飛行禁令</li> </ul>	<p>很抱歉，這種情況下保單未能提供取消旅程保障。我們建議您聯絡旅行社/航空公司以安排機票退款或重訂行程。</p> <p>於特別安排下，如您希望取消相關單次「卓越」優遊樂 / 「卓越」豐盛優遊樂的保單，我們將退還您已支付的保費。</p>
<p><b>航班取消</b></p> <p>雖然政府並未實施飛行禁令，但我預訂的航班卻被取消了，因此我無法按計劃成行。</p>	<p>很抱歉，這種情況下保單未能提供保障。我們建議您聯絡旅行社/航空公司以安排機票退款或重訂行程。</p>

## 2. 海外感染新冠病毒

如果我在外地感染了新冠病毒，會得到任何保障嗎？

我們將為您提供以下保障：

- 您在外地衍生的醫療費用
- 回港後三個月內的覆診費用
- 因行程縮短而無法取回的費用
- 如果您需要在海外停留的時間比原定計劃長，我們會自動將您的保險期免費延長 10 天（適用於單次旅程保單；對於多程保單，您的旅程可以長達 90 天）
- 如果您需要延長逗留超過 10 天，請致電（852）2523 3061 與我們聯絡以作特殊安排，我們會盡力為您提供協助

世界衛生組織宣布新冠病毒為大流行病。AXA 安盛會否將新冠病毒視為一種既存病？

「卓越」優遊樂 / 「卓越」豐盛優遊樂保險的保障沒有改變。如您不幸在旅途中感染了新冠病毒，我們將繼續承擔醫療費用和縮短旅程費用。

### 3. 返港後確認感染新冠病毒

如果我在返港後才確認在外地感染，會得到任何保障嗎？

如果您在返港後的 14 天內確認在外地感染了新冠病毒，即使您沒有任何在外地衍生的醫療費用，我們也會為您提供後續的醫療費用保障。

### 4. 行程縮短

如果我縮短行程，能得到任何保障嗎？

行程縮短原因	「卓越」優遊樂 / 「卓越」豐盛優遊樂的保障
我的家人在外地感染了新冠病毒，我需要留下來照顧他/她，因此無法繼續餘下的旅程。	<p>您可以享有行程縮短下的所有保障，當中包括您無法取回的交通和住宿預繳訂金和費用，或返港所需的額外交通和住宿費用。</p> <p>如您需要有關替代航班資訊，請致電 AXA 安盛緊急援助熱線 (852) 2861 9285，我們會盡力為您提供有關資訊。</p>
我的家人在香港感染了新冠病毒，我需要縮短行程並返港照顧他/她。	<p>您可以享有行程縮短下的所有保障，當中包括您無法取回的交通和住宿預繳訂金和費用，或返港所需的額外交通和住宿費用。</p> <p>如您需要有關替代航班資訊，請致電 AXA 安盛緊急援助熱線 (852) 2861 9285，我們會盡力為您提供有關資訊。</p>
<p>鑑於疫情爆發，我決定縮短行程；或</p> <p>我聽說當地政府將很快實施飛行禁令，因此決定縮短行程。</p>	<p>很抱歉，這種情況下保單未能提供行程縮短保障。</p> <p>如您需要有關替代航班資訊，請致電 AXA 安盛緊急援助熱線 (852) 2861 9285，我們會盡力為您提供有關資訊。請注意，相關的交通費用不受保障。</p>

<p>當我在外地時，航空公司取消了我的返港航班。</p>	<p>很抱歉，在這種情況下保單未能提供行程縮短保障。我們建議您聯絡旅行社/航空公司以安排機票退款或重訂行程。</p> <p>如果您需要有關替代航班資訊，請致電 AXA 安盛緊急援助熱線 (852) 2861 9285，我們會盡力為您提供有關資訊。請注意，相關的交通費用不受保障。</p> <p>如果您需要在海外停留的時間比原定計劃長，我們會自動將您的保險期免費延長至 10 天（適用於單次旅程保單；對於多程保單，您的旅程可以長達 90 天）。如果您需要延長逗留超過 10 天，請致電 (852) 2523 3061 與我們聯絡以作特殊安排，我們會盡力為您提供協助。</p>
------------------------------	--

以上資料只供參考，並不旨在提供相關條款及細則的全部。請參閱保單以了解所有保障及不保項目的條款及細則。



## SmartTraveller / SmartTraveller Plus cover under Novel Coronavirus

(updated on 20 May 2021)

With the situation of Novel Coronavirus (COVID-19) continuing to develop, we understand that your travel plans may have been disrupted. To ease your concern, we have launched a special arrangement.

### Special arrangement for Novel Coronavirus

If you decided to cancel your trip to anywhere in the world outside Hong Kong, you can apply for premium refund for the Single Trip SmartTraveller / SmartTraveller Plus policy purchased.

The following is developed to help you better understand the SmartTraveller / SmartTraveller Plus cover under different scenarios brought about by COVID-19.

### Frequently asked questions triggered by COVID-19

#### 1. Trip cancellation

Will I get any cover in case of trip cancellation?

Reason of cancellation	Benefit under SmartTraveller / SmartTraveller Plus
<b>Mandatory quarantine</b> I am being quarantined by the Hong Kong government, so I cannot travel.	You can enjoy full benefit under trip cancellation which covers your irrecoverable prepaid cost for transportation and accommodation.
<b>Contracted COVID-19 in Hong Kong</b> I (or my family member / travelling companion has) am contracted with COVID-19 in HK, so I cannot travel.	You can enjoy full benefit under trip cancellation which covers your irrecoverable prepaid cost for transportation and accommodation.
<b>Trip to the Mainland China cancelled</b> I have decided to cancel my trip to the Mainland China in view of the outbreak.	Regret that our policy does not provide trip cancellation cover under such situation.  As a special arrangement, we will refund the premium you paid for Single Trip SmartTraveller / SmartTraveller Plus if you want to cancel the policy.

<p><b>Entry-visa being rejected / Entry banned</b></p> <p>I cannot travel as planned because the place I'm planning to visit:</p> <ul style="list-style-type: none"> <li>• has banned entry of Hong Kong resident; or</li> <li>• has stopped issuing visa; or</li> <li>• has imposed mandatory quarantine; or</li> <li>• has imposed flight ban</li> </ul>	<p>Regret that our policy does not provide trip cancellation cover under such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip.</p> <p>As a special arrangement, we will refund the premium you paid for Single Trip SmartTraveller / SmartTraveller Plus if you want to cancel the policy.</p>
<p><b>Flight cancellation</b></p> <p>The flight I have booked has been cancelled even though there is no flight ban imposed by the government, so I cannot travel as planned.</p>	<p>Regret that our policy does not provide cover under such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip.</p>

## 2. Contracted COVID-19 while overseas

Will I get any cover if I contracted COVID-19 when I am overseas?

We will provide you the following covers:

- Medical expenses you incurred overseas
- Follow-up medical expense within 3 months after you returned to Hong Kong
- Irrecoverable cost due to trip curtailment
- If you need to stay overseas longer than planned, we will automatically extend your period of insurance up to 10 days free of charge for Single Trip policy (for Annual policy, your journey can be as long as 90 days)
- If you need to extend your stay even longer than 10 days, please contact us on (852) 2523 3061 for special arrangement, we will do our best to support

World Health Organization (WHO) has declared COVID-19 a pandemic. Will AXA consider the virus a pre-existing condition?

There is no change on SmartTraveller / SmartTraveller Plus cover after WHO declared COVID-19 a pandemic. We will continue to cover medical costs and trip curtailment expenses if unfortunately you contract the COVID-19 during the trip.



### 3. Confirmed contraction of COVID-19 after returning to Hong Kong

Will I get any cover if I am only confirmed having contracted overseas after returning to Hong Kong?

If you are confirmed to have contracted COVID-19 overseas within 14 days after returning to Hong Kong, we will provide you the cover on follow-up medical expense even if there is no medical expense incurred overseas.

### 4. Trip curtailment

Will I get any cover if I shortened my trip?

Reason of curtailment	Benefit under SmartTraveller / SmartTraveller Plus
My close family member has contracted COVID-19 while overseas and I need to stay to look after him/her and cannot continue the rest of my trip.	<p>You can enjoy full benefit under trip curtailment which covers your irrecoverable prepaid cost for transport and accommodation or additional transport and accommodation costs back to Hong Kong.</p> <p>If you need information on alternative flight, please call AXA Emergency Assistance Service at (852) 2861 9285 and we will do our best to help.</p>
My close family member has contracted COVID-19 in Hong Kong and I need to shorten my trip and return to Hong Kong to look after him/her.	<p>You can enjoy full benefit under trip curtailment which covers your irrecoverable prepaid cost for transport and accommodation or additional transport and accommodation costs back to Hong Kong.</p> <p>If you need information on alternative flight, please call AXA Emergency Assistance Service at (852) 2861 9285 and we will do our best to help.</p>
<p>I have decided to shorten my trip due to the outbreak; or</p> <p>I have decided to shorten my trip as I have heard the local government will impose flight ban soon.</p>	<p>Regret that we are unable to provide trip curtailment benefits in such situation.</p> <p>If you need information on alternative flight, please call AXA Emergency Assistance Service at (852) 2861 9285 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.</p>

<p>My airline cancelled my return flight while I am overseas.</p>	<p>Regret that we are unable to provide trip curtailment benefits in such situation. We suggest that you contact your travel agent/airline to arrange a ticket refund or reschedule your trip.</p> <p>If you need information on alternative flight, please call AXA Emergency Assistance Service at (852) 2861 9285 and we will do our best to help. Kindly note that the relevant transportation expense will not be covered.</p> <p>If you need to stay overseas longer than planned, we will automatically extend your period of insurance up to 10 days free of charge for Single Trip policy (for Annual policy, your journey is covered up to 90 days). If you need to extend your stay even longer than 10 days, please contact us on (852) 2523 3061 for special arrangement.</p>
---	--

The above Information is for reference only, and not intended to be a complete description of the applicable terms and conditions. Please refer to your policy to understand the terms and conditions of all the benefits and exclusions.