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An AIA Company 友邦保險成員公司

Travel Insurance – FAQs

In response to recent enquiries about travel insurance, and with the Easter peak travel season approaching, we have compiled a list of common travel-insurance-related questions for reference.

1. Will my travel insurance provide coverage if my flight is cancelled due to the Middle East conflict?

Travel insurance does not cover losses arising directly or indirectly from war (whether declared or not), invasion, acts of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power, or duties performed for military or law enforcement forces. As these situations fall under the policy's 'war risk' and 'known risk' exclusions, related flight cancellations or delays are not covered (including where airspace closures result from any of the above).

2. I have purchased travel insurance, but considering the tense situation in the Middle East, I have decided to cancel my original trip to Europe via a transit in Dubai. Can I make a claim under the "Trip Cancellation Benefit"?

The above situation is not covered under Trip Cancellation Benefit.

Trip Cancellation Benefit covers the loss of the prepaid and unused portion of the travel ticket, accommodation, tour package or admission tickets to travel event (e.g. theme park, museum, concert, musical or sport-related ornamental performance) which is forfeited and irrecoverable if the following event occurs:

- a. within 90 days prior to the scheduled departure date of the journey:
 - i. death, serious bodily injury or serious sickness of the insured person, immediate family member, close business partner, foreign domestic helper or travel companion; or
 - ii. duty of the insured person to comply with a witness summons, jury service or compulsory quarantine (provided that the notice or order of such witness summons, jury service or compulsory quarantine is served on the insured person after (a) the issue date of the Certificate of Insurance (for Single-trip Cover), or (b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey are confirmed by or for the benefit of the insured person, whichever is later (for Annual Cover); or



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- b. within 7 days prior to the scheduled date of departure of the Journey:
 - i. adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion at the planned destination of the journey; or
 - ii. severe damage to the insured person or travel companion's principal home in Hong Kong arising from fire, flood, burglary or natural disaster; or
 - iii. death of the insured person's pet which is covered by Blue Cross' designated pet insurance; or
 - iv. Security Bureau of The Government of the Hong Kong Special Administrative Region issued Outbound Travel Alert for the planned destination (payable according to Outbound Travel Alert Extension); or
- c. the insured child or the insured person (who is a parent or legal guardian and a travel companion of an insured child) needs to attend a school interview or public examination in person which has been rescheduled to a date falling within the scheduled travel period.

Travel insurance is generally non-cancellable once the policy has taken effect. However, given the exceptional nature of this situation, we may offer a refund as a special handling arrangement for affected customers.

3. After I have purchased travel insurance, HKSAR issues the Outbound Travel Alert (OTA) to the destination, will travel insurance provide coverage?

If the OTA is issued to the destination by HKSAR and the travel arrangement has to cancel within 7 days before the scheduled date of departure of the journey, the benefit shall be payable according to the OTA Extension of the "Trip Cancellation Benefit". However, the above arrangement is not applicable to designated countries and territories stipulated in the "Excluded Countries and Territories List".



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4. If my cash is stolen during the trip, will travel insurance cover?

Travel insurance will reimburse the loss of personal money (include banknotes, cash or traveller cheques) which is owned and carried by the insured person due to theft, robbery or burglary during the journey.

Losses or shortages of personal money caused by errors or omissions of any third party, or any loss arising from the insured person leaving personal money unattended in a public place, are not covered.

5. If the itinerary includes diving activities, does the travel insurance provide coverage?

Travel insurance covers leisure and non-professional sports activities including skiing and other winter sports, diving, parachuting, bungee jumping, hiking, marathon for leisure and all water sports. "Leisure and non-professional" means the insured is not participating in these activities in a professional capacity or receiving any income or remuneration from them. For diving in particular, diving to a depth greater than 45 metres below sea level is not covered.

The above insurance information is for reference only. Please refer to the original policy document for full terms and conditions.

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