



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

## Travel Insurance FAQs Relating to Earthquake

Following Myanmar's magnitude-7.9 earthquake, noticeable tremour felt in neighbouring Thailand's Bangkok; a tower block under construction in the city even collapsed. Bangkok immediately entered into a state of emergency as a result. In view of this, customers may concern about their travel insurance protection.

**1. A customer was travelling in Thailand's Bangkok when the earthquake occurred, and Bangkok was in a state of emergency. How would travel insurance protect the customer?**

The travel insurance coverage of the customer is not affected. If the customer's journey is curtailed or re-routed due to the earthquake, the customer will get cover according to the policy terms and conditions.

**2. A customer was travelling in Thailand's Bangkok when an earthquake occurred. If he/she fell down and got injured while seeking shelter during the earthquake and required hospital treatment, would travel insurance cover?**

The customer will be reimbursed for the medical expenses during his/her journey, including those arising from surgery and hospitalisation. He/she will be entitled to the overseas hospital cash allowance benefit as well.

**3. If a customer plans to travel to Thailand's Bangkok next week, would travel insurance cover?**

Given earthquake is defined as a "pre-existing condition", if the customer enrolls in travel insurance now, any losses due to delay, cancellation or interruption of the journey resulting from the earthquake in the corresponding areas will not be covered. In spite of this, the customer is still eligible to the benefits for other events occurred during the journey, e.g. medical expense benefits if he/she gets injured or falls sick, and benefits for lost baggage and for flight delay due to other reasons covered by the policy.



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**4. Corresponding to the previous question, if a customer has bought travel insurance before the earthquake, how would travel insurance protect the customer?**

If the customer has enrolled in travel insurance before the earthquake, he/she is eligible to claim trip cancellation benefit in the event of natural disaster (e.g. earthquake) at the destination within 7 days before departure according to the policy terms and conditions.

In the event of trip interruption or delay arising from natural disaster (e.g. earthquake) during the journey, the customer can get cover according to the policy terms and conditions.

**5. Corresponding to the previous question, if a customer enrolls in a travel insurance plan for a trip to other areas surrounding the earthquake such as Yunnan, would travel insurance provide protection?**

Our general principle is that any risk existed before policy application is not covered. If there is any related earthquake happened in the district (including the areas surrounding) before policy application, relevant delay, cancellation or interruption of the journey is not covered as the risk already existed before policy application.

**6. If a customer's journey scheduled before his/her departure is unavoidably delayed owing to a reason or condition (e.g. earthquake) which is entirely beyond the expectation and control of the customer, and such delay prevents him/her from returning to Hong Kong within the period of insurance, how would travel insurance protect the customer?**

Under this circumstance, the coverage of the corresponding travel insurance policy will be automatically extended for a maximum period of 10 days, until the expiry of the extended period of the policy or on the date when the reason or condition causing the delay ceases to exist, whichever is earlier.



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**7. If a customer has purchased Annual Cover of travel insurance, can I assume his/her protection is not affected?**

For Annual Cover, in the event of any loss arising from a “pre-existing condition” (e.g. earthquake) leading to the relevant delay, cancellation or interruption of the journey which existed before the (i) policy issue date or (ii) the date when any travel arrangements for the journey are confirmed (whichever is later), travel insurance will not cover.

The above information is for reference only. For details, please refer to the terms and conditions of policy.

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