

Consumer Advisory on 2019 Novel Coronavirus (2019-nCoV) Travel Insurance Claims

SINGAPORE, 4 February 2020 – In light of the current outbreak of the novel coronavirus (2019-nCoV) that was first reported from Wuhan, China, on 31 December 2019, the General Insurance Association (GIA) of Singapore would like to provide an update on how the developing situation affects travel insurance coverage and claims.

Most insurers consider the 2019-nCoV a known event and have issued consumer advisories on travel insurance claims related to or arising from the event.

How This Affects Travel Insurance Policies

Consumers with existing travel insurance policies or claims related to or arising from the event, such as travel cancellation, flight postponement, and trip curtailment, should approach their insurer if they are in doubt about whether a claim is covered in their respective travel insurance policies.

Many travel insurers have issued consumer notices on claims eligibility and consumers are encouraged to keep themselves updated on insurers' latest consumer advisories.

Claims eligibility can be affected by the following factors:

- **Cut-off date for coverage** – Claims may not be covered if the policy was purchased after a specific date and/or time.
- **Affected region(s) visited** – As the situation develops, cover to other parts of Mainland China may be subject to change.
- **Reasons for travel disruptions** – Insureds should also clarify with their insurer for claims unrelated to or not arising from the 2019-nCoV outbreak.

As the situation evolves, the general insurance sector will continue to review our measures in accordance with guidelines by the authorities and provide updates on consumer advisories.

###

Established in 1966, the General Insurance Association of Singapore (GIA) is the general insurance industry's trade association whose membership comprises 37 Ordinary Members licensed by the Monetary Authority of Singapore (MAS) to transact general insurance business in Singapore.

As a trade association, GIA works to make all aspects of insurance easier and more effective for consumers, agents and insurance companies in Singapore. It helps identify emerging trends and responds to issues affecting the general insurance sector and seeks to promote the overall growth and development of the sector in Singapore.

For more information, please visit: www.gia.org.sg

For media queries please contact:

GIA Corporate Communications

Jessica Li

Phone : (+65) 6202 9889

Email : jessica.li@gia.org.sg

Ogilvy Singapore

Michelle Lim

Mobile : (+65) 9457 5452

Email : michelle.lim@ogilvy.com

Ogilvy Singapore

Paul Jerusalem

Mobile : (+65) 9752 7465

Email : paul.jerusalem@ogilvy.com