

# Chubb Travel Insurance

## Claims Response

COVID-19

*Updated 28 February 2020*

CHUBB®

The spread of COVID-19 is a rapidly developing situation. Chubb is closely monitoring guidance issued from leading organizations, including the [World Health Organization](#) and local health authorities. The company is also tracking the progression of the coronavirus through its travel security and medical assistance partners.

To assess its policy response to coronavirus, Chubb has carefully considered governmental and other public reporting of this situation. Chubb will assess all claims in accordance with the facts of each case, the Policy Wordings and any applicable Certificate of Insurance. Your coverage will depend on the type of plan you purchased and your individual circumstances.

### **“Known Event” Under Policy Terms and Conditions**

Insurance coverage for a “known event” may be precluded under the terms and conditions of some policies. When this occurs, the event may become “known” either when your local governmental authority issues an advisory for a given location if defined within the policy, or alternatively when such events are reported by the general media in your location.

For example, for policies where a “known event” is not covered, coverage for claims related to the COVID-19 event received for single-trip policies to Hubei Province in China purchased after 9:00 am GMT 22 January 2020 may be precluded. Similar scenarios apply for China, Korea and a growing number of other locations. It is vital that you consider this prior to the purchase of any new travel insurance or new travel arrangements for an existing travel policy with us.

If you have questions about whether a planned trip will be covered, please contact Chubb customer service at +31 (0)10 289 3500. If you are already an insured and require emergency assistance, please contact Chubb Assistance on +31 (0)10 289 3536 (reverse charge via an operator is available).

If a travel cancellation or disruption loss does occur, please first contact your travel agent or the airline (before submitting a claim) to seek a refund or make alternate travel arrangements based on existing tickets. After this, if you still have a loss, you may wish to submit a claim along with the original and amended itineraries and relevant documents to substantiate your remaining loss. Claims can be submitted through our online claims portal: <https://www.chubbclaims.com/>.

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