Chubb Travel Insurance
Claims Response
Outbreak of a new coronavirus strain

CHUBB®

Updated 3 February 2020

The spread of the new coronavirus strain from Wuhan in Hubei province in China is a rapidly developing situation. Chubb is closely monitoring guidance issued from leading organizations, including the World Health Organization (WHO) 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 and considers the incident in Hubei province, China to be a "known event" effective 9:00 am GMT 22 January 2020. For the remainder of mainland China, the "known event" is effective 9:00 am GMT 31 January 2020.

What is covered?

Your cover will depend on the type of plan you purchased and your individual circumstances. Chubb will assess all claims in accordance with the facts of each case, the Policy Wordings and any applicable Certificate of Insurance.

The terms and conditions of some policies may preclude coverage of this event in certain instances. For example, coverage for claims related to this event that are received for single-trip policies to Hubei province purchased after 9:00 am GMT 22 January 2020, or travel arranged under an annual policy after that date/time, may be precluded because this would be considered a "known event" under the terms and conditions of some policies. Coverage for travel to mainland China may be precluded if the travel was purchased or arranged after 9:00 am GMT 31 January 2020.

Claims

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.

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