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, China to be a “known event” effective 9:00 am GMT 22 January 2020.

Policy Response

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

If you have questions about your coverage, please contact your insurance broker, travel advisor, claim TPA, or the customer assistance number located on your policy. If you are an insured person and you require emergency assistance, please contact your designated assistance provider.

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.