Chubb Travel Insurance
Claims Response
Outbreak of a new Coronavirus strain

Business Class

The situation relating to the spread of a new Coronavirus strain from Wuhan in Hubei province in China continues to develop rapidly.

Following the statement released by Chubb on 31st January which highlighted Coronavirus as a known event from 22nd January 2020, the below is intended to assist in responding to numerous questions received from clients and brokers alike as to how the Business Class Policy could respond.

Chubb will continue to assess all claims submitted in relation to Coronavirus in accordance with the policy terms, conditions and limitations and applicable law.

What is covered?

In relation to potential claims for Disruption (including but not limited to cancellation, curtailment and rearrangement), the Foreign & Commonwealth Office (FCO) advised against all but essential travel to mainland China (not including Hong Kong and Macao) on 28th January and on 4th February urged all British Nationals to leave China if they are able to do so.

Chubb will therefore assess claims for Disruption where an Insured Person booked to travel to Hubei province, China prior to 9.00 am GMT 22 January 2020.

Also, Chubb will assess claims for Disruption where an Insured Person booked to travel to the remainder of mainland China prior to 9:00 am GMT 28 January 2020 but who decided to cancel or re-arrange their trip because of guidance issued by the FCO.

Where an Insured Person booked to travel after these dates the Policy may not respond to a claim for Disruption due to the spread of Coronavirus being a known event. Each claim will be assessed on its individual merits.

For more information

We would additionally suggest that travellers take the following steps;

• Check the FCO website regularly for any changes before booking a trip https://www.gov.uk/foreign-travel-advice

• Contact Chubb customer service on +44 (0)345 841 0056 for queries as to whether a planned trip will be covered

• For Insured Persons travelling who require Emergency Medical or Security Assistance, please contact Business Class Assistance on +44 (0)207 173 7796 (Select Option 1 for Medical Assistance, Option 2 for Security Assistance)
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