

Importance on Travel Insurance - Coronavirus Disease 2019 (COVID-19)

旅遊保單之重要事項 - 2019 冠狀病毒病 (COVID-19)

(with immediate effect 即時生效)

With the situation of Coronavirus Disease 2019 (COVID-19) keeps developing, our company continues to treat it as an existing or announced or publicly known incident or circumstance that our Travel Insurance Policy does not cover.

In addition, an exclusion is applied into our Travel Insurance Policy as stated below:

Coronavirus Disease 2019 (COVID-19) / Pandemics Exclusion

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived – :

- a) Coronavirus Disease 2019 (COVID-19) including any mutation or variation thereof; or
- b) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

隨著 2019 冠狀病毒病 (COVID-19) 情況發展，本公司繼續將其視為已存在或已宣布或為公眾所知的事件或情況，而我們的旅遊保單並不會提供保障。

此外，我們在旅遊保單中加入以下不保條款：

2019 冠狀病毒病 (COVID-19) / 大流行不保條款

不論有任何相反條款，本保單不承保任何因下列事項直接或間接導致、與之相關或以任何方式涉及而引起的損毀、責任、費用、罰款、處罰或任何其他金額 – 包括任何恐懼或威脅，無論是實在還是已意識到的：

- a) 2019 冠狀病毒病 (COVID-19)，包括其任何突變或變異；或
- b) 世界衛生組織或任何政府機構宣布的大流行或流行病。

此中文譯本僅供參考，惟有關條文解釋及引用，概以英文版本含義為準。