

## **UniSure Leisure Travel Insurance**

### **Advice on coverage due to political protests in Hong Kong**

We are circulating a set of questionnaires on our travel insurance coverage regarding the current political situation in Hong Kong.

There have been large-scale protests taking place across Hong Kong since June 2019 which have become increasingly unpredictable. These protests can take place with little or no notice and could turn violent. Recent protests had also affected the Hong Kong International Airport, leading to the cancellation of many flights on 12 and 13 August and leaving many travellers stranded at the airport.

### **On 16 August 2019, the Singapore Ministry of Foreign Affairs had issued a statement advising Singaporeans to defer non-essential travel to Hong Kong.**

It is deemed as political protests, civil commotion and/or riots (as reported through mass media). As it was already a known event, there will be no coverage for Trip Cancellation or Trip Curtailment for the arranged trip to Hong Kong.

The information is correct as at 20/08/2019.

### **Prospects who intend going to Hong Kong**

#### **1. I wish to purchase a travel policy and be covered for my travel to Hong Kong despite of the current situation, will I be covered?**

The Ministry of Foreign Affairs (MFA) of Singapore had issued the latest travel advisory dated 16/08/2019 to all Singaporeans to defer non-essential travel to Hong Kong. Details can be found in its website, [www.mfa.gov.sg](http://www.mfa.gov.sg)

The current situation is a known event and cannot be covered.

For travel insurance policy bought on or after **09/06/2019**, there will be no coverage arising from event such as Strike, Riot, etc. reported by the media and/or under the order of any Government or public or local authority as it is a known event.

### **Policyholders who have not departed for Hong Kong**

#### **1. Can I claim for loss of deposit or cancellation due to the current situation in Hong Kong?**

If you have purchased the travel insurance policy prior to **09/06/2019**, the policy will reimburse you for the trip cancellation event due to the current political situation in Hong Kong.

Should you wish to defer your travel plans and have incurred the administrative costs due to the trip postponement, you may submit the incurred costs as proof of claim to UOI.

**2. I would like to cancel my policy as I have managed to cancel my trip to Hong Kong and the airlines/travel agency is providing me full refund. Can I claim for refund of the premium?**

UOI agrees to refund the premium with an administrative fee of S\$25 imposed on each policy.

However, if you wish to defer your trip or change the destination (i.e. country), UOI will amend the policy details based on the revised travel dates and geographical areas.

**Policyholders currently in Hong Kong (including stop-over)**

**1. Can I claim for travel delay due to current situation in Hong Kong?**

The current situation in Hong Kong is not a covered event under the benefit for Travel Delay as it is no longer an unexpected event.

**2. Can I claim for trip curtailment or the alternative travel arrangements out of Hong Kong?**

The current situation in Hong Kong is not a covered event under the benefit for Trip Curtailment as it is no longer an unexpected event.

**Other General Information**

**1. How do I report the travel insurance claim?**

You may lodge your travel claim to our appointed travel claim agent, Broadspire by Crawford & Company International Pte Ltd.

Travel Claims Department  
8 Shenton Way #03-01  
Singapore 068811  
Tel: (65) 66328639  
Email: [travel-uoi@broadspire.asia](mailto:travel-uoi@broadspire.asia)

**2. Is there a deadline to lodge my claims?**

Yes, you are required to report the claims to our claim agent within 31 days from the date of your return in Singapore or the expiry of the Single trip travel policy.

**3. eRegister with MFA**

If you still need to travel to Hong Kong, we urge you to **eRegister** with MFA so that the ministry can better help you during an emergency or crisis.

Find out more from this link below  
<https://www.mfa.gov.sg/Services/Singapore-Citizens/Travel-Tips>