



COVID-19: Information for AXA Travel & Health Insurance Customers (last updated on 27 March 2020)

AXA is closely monitoring the COVID-19 situation and we would like to update our customers on the relevant coverage benefits of your [travel](#) and [health](#) insurance policies.

Please note that this summary is not exhaustive, and you should refer to your insurance policy for the full terms and conditions.

For assistance, you can reach out to your agent or contact us through our 1800 880 4888 (within Singapore) / (65) 6880 4888 (International) between 9.00am to 5.30pm from Monday to Friday, or our Enquiry Form at www.axa.com.sg/customer-care/contact-us.

i. For AXA Travel Insurance Customers

The table below provides an overview of your AXA travel insurance policy coverage, subject to the terms and conditions of your policy, in view of the World Health Organization's (WHO) declaration of COVID-19 as a global pandemic on 11 March 2020.

Destination	If you have purchased your trip and travel insurance policy ¹	What you will or will not be covered for
Any destination worldwide	On or before 11 March 2020 and have commenced your trip Earlier dates apply for the following destinations: <ul style="list-style-type: none">• Before 11 January 2020 for Wuhan• Before 27 January 2020 for Mainland China (excluding Wuhan)• Before 23 February 2020 for Daegu city and Cheongdo county (South Korea)• Before 4 March 2020 for Iran², northern Italy³, Japan, and South Korea⁴	You will be covered for claims arising from the COVID-19 outbreak.
	On or before 11 March 2020 and have not commenced your trip Earlier dates apply for the following destinations:	You will be covered for trip cancellation claims if you decide to cancel your trip.

¹ Applies for single trip policies. Annual policies which are purchased before the cut-off dates will be assessed based on the trip purchased date.

² Excluded country under AXA's travel policies

³ Northern Italy refers to the eight administrative regions of Lombardy, Emilia-Romagna, Veneto, Piedmont, Liguria, Friuli Venezia-Giulia, Aosta Valley and Trentino-Alto Adige

⁴ Excluding Daegu and Cheongdo



	<ul style="list-style-type: none"> • Before 11 January 2020 for Wuhan • Before 27 January 2020 for Mainland China (excluding Wuhan) • Before 23 February 2020 for Daegu city and Cheongdo county (South Korea) • Before 4 March 2020 for Iran², northern Italy³, Japan, and South Korea⁴ 	<p>If you have not departed Singapore and decide to proceed with your trip, you will only be covered for non-COVID-19 related claims according to your policy coverage. Any claims arising from the COVID-19 outbreak <u>will not</u> be covered.</p>
	<p>On or after 12 March 2020</p> <p>Earlier dates apply for the following destinations:</p> <ul style="list-style-type: none"> • On or after 12 January 2020 for Wuhan • On or after 28 January 2020 for Mainland China (excluding Wuhan) • On or after 24 February 2020 for Daegu city and Cheongdo county (South Korea) • On or after 5 March 2020 for Iran², northern Italy³, Japan, and South Korea⁴ 	<p>You <u>will not</u> be covered for claims arising from the COVID-19 outbreak.</p>

To provide healthcare frontliners⁵ more support during this period, AXA will cover trip cancellation claims for healthcare frontliners who have to cancel their trips, irrespective of the date the trip and travel insurance policy was purchased.

Do refer to your travel insurance policy for the full terms and conditions.

ii. For AXA Health Insurance Customers

Customers can be assured that in the event you need to seek treatment for Coronavirus symptoms or COVID-19 infection, you may claim for medical expenses, such as hospitalisation and outpatient expenses, according to your policy coverage.

The following exclusions apply for those who disregard travel advisories by the Singapore government:

- AXA Shield customers who leave Singapore from 27 March 2020 in disregard of the prevailing travel advisories will not be able to claim under their plan if they are admitted for coronavirus symptoms or suspected COVID-19 and have onset of symptoms within 14 days of returning to Singapore, per the Ministry of Health’s guidelines. They will also not be eligible for the Emergency Overseas Medical Treatment benefit if they are admitted for similar conditions overseas.

⁵ “Healthcare frontliner” refers to a person working in a General Practitioner Clinic, Specialist Centre or Hospital, including but not limited to doctor, nurse, radiographer, pharmacist, administrative staff, janitor, and ambulance staff.



- AXA *GlobalCare* customers who leave Singapore from 27 March 2020 in disregard of the prevailing travel advisories will not be eligible for the International Emergency Medical Assistance (Evacuation) benefit.

Do refer to your health insurance policy for the full terms and conditions.