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 GST Reg. No. 199903512M
 Co. Reg. No. 199903512M

Travel Insurance – HSBC Visa Infinite Card @P1594678

Covid-19 Endorsement for Trips purchased from 1 October 2021

This Endorsement sets out the scope of what the Insured Person is covered and not covered for with regard to Covid-19.

Covid-19 is defined as an infectious disease named by the World Health Organisation as “COVID-19” and caused by the severe acute respiratory syndrome SARS-CO.

Your Policy has been expanded to cover the Insured Person for some benefits in respect of claims relating directly to Covid-19. Please note that this Endorsement will attach to and form part of the main insurance policy P1594678 under the HSBC Visa Infinite Card with effect from 1 October 2021.

Except as they are specifically modified by this Endorsement, all other terms and conditions of the Policy shall remain unchanged and continue to be binding on all persons insured under the Policy. To the extent that any term or condition in the Policy may be inconsistent with this Endorsement, the terms of this Endorsement shall prevail.

Any claim paid under this Endorsement will not be paid under the main cover (Part B) of the Policy for the same benefit. For the avoidance of doubt, no benefit under the main cover (Part B) of the Policy is payable in respect of any claim that is related to or in any way connected with Covid-19.

Covid-19 Cover

The Insured Person will be covered for the following benefits in respect of claims directly arising from Covid-19, subject to the terms and exclusions of this Endorsement.

1. OVERSEAS MEDICAL EXPENSES DUE TO COVID-19					
When We will pay	If whilst the Insured Person is Overseas and outside his Home Country and is diagnosed with Covid-19 resulting in incurring medical expenses,				
What We will pay	<p>We will reimburse the necessary and reasonable medical expenses that are incurred during the Trip within 90 days of sustaining Covid-19 infection up to the specified limit:</p> <table border="1"> <thead> <tr> <th></th> <th>Max Sum Insured Payable (SGD)</th> </tr> </thead> <tbody> <tr> <td>Overseas Medical Expenses due to Covid-19</td> <td>\$100,000 per Family per Trip</td> </tr> </tbody> </table> <p>If the Insured Person travels back to his/her Home Country for a continuous period of more than 30 days, coverage under this Section is limited to 50% of the Sum Insured, subject to terms and conditions of this Policy.</p>		Max Sum Insured Payable (SGD)	Overseas Medical Expenses due to Covid-19	\$100,000 per Family per Trip
	Max Sum Insured Payable (SGD)				
Overseas Medical Expenses due to Covid-19	\$100,000 per Family per Trip				
What is not covered	Refer to the General Exclusions and “Exclusions applicable to all benefits under this Endorsement”.				
2. OVERSEAS HOSPITALISATION ALLOWANCE DUE TO COVID-19					
When We will pay	If whilst the Insured Person is Overseas and outside his Home Country and is diagnosed with Covid-19 resulting in Hospital Confinement,				
What We will pay	<p>We will pay \$100 for each full day of the Hospital Confinement up to the specified limit:</p> <table border="1"> <thead> <tr> <th></th> <th>Max Sum Insured Payable (SGD)</th> </tr> </thead> <tbody> <tr> <td>Overseas Hospitalisation Allowance</td> <td>\$100 per day, up to \$5,000 per Family</td> </tr> </tbody> </table> <p>The period of Hospital Confinement must be within the duration of the scheduled Trip and every continuous period of 24 hours of Hospitalisation shall be counted towards the total number of days of Hospitalisation, notwithstanding that such days may not run consecutively.</p>		Max Sum Insured Payable (SGD)	Overseas Hospitalisation Allowance	\$100 per day, up to \$5,000 per Family
	Max Sum Insured Payable (SGD)				
Overseas Hospitalisation Allowance	\$100 per day, up to \$5,000 per Family				
What is not covered	Refer to the General Exclusions and “Exclusions applicable to all benefits under this Endorsement”.				

3. EMERGENCY MEDICAL EVACUATION &/OR REPATRIATION DUE TO COVID-19

When We will pay	If whilst the Insured Person is Overseas and outside his Home Country and is diagnosed with Covid-19 and the Assistance Company certifies that it is medically necessary to transfer him/her to another location for medical treatment or to repatriate him/her back to Singapore,				
What We will pay	<p>We will arrange and pay for the costs of transportation including medical supplies up to the specified limit:</p> <table border="1" data-bbox="367 380 1324 492"> <thead> <tr> <th></th> <th>Max Sum Insured Payable (SGD)</th> </tr> </thead> <tbody> <tr> <td>Emergency Medical Evacuation and/or Repatriation</td> <td>\$250,000 per Family per Trip</td> </tr> </tbody> </table> <p>provided that:</p> <ul style="list-style-type: none"> (a) Clearance for the evacuation and/or repatriation is approved by the local government authority and medical facilities; (b) Any decision on the evacuation and/or repatriation will be exclusively and jointly made by the attending Doctor and the Assistance Company; (c) Our maximum liability for repatriation to any country other than Singapore is the equivalent of the cost of repatriation to Singapore; <p>In the case of death whilst Overseas, We will arrange and include the cost of returning the mortal remains to Singapore or to an alternative destination besides Singapore (upon the request of the personal representative) or the cost of local burial in the country that the Insured Person was visiting.</p>		Max Sum Insured Payable (SGD)	Emergency Medical Evacuation and/or Repatriation	\$250,000 per Family per Trip
	Max Sum Insured Payable (SGD)				
Emergency Medical Evacuation and/or Repatriation	\$250,000 per Family per Trip				
What is not covered	<p>In addition to the General Exclusions and the section “Exclusions applicable to all benefits under this Endorsement”, We will not pay any claims under this benefit in respect of:</p> <ul style="list-style-type: none"> (a) expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the costs of the trip; (b) expenses for a service not approved and arranged by the Assistance Company or its authorized representative; (c) treatment performed or ordered by a person who is not a Doctor; (d) expenses incurred if treatment can be reasonably delayed until the Insured Person returns to Singapore; and (e) costs related to religious ceremony or rites. 				

5. TRIP CANCELLATION DUE TO COVID-19

When We will pay	<p>If the Insured Person’s scheduled Trip has to be cancelled due to any of these reasons occurring within 30 days prior to the commencement of the scheduled Trip:</p> <ul style="list-style-type: none"> (a) The Insured Person is diagnosed with Covid-19 and is certified unfit to travel by the attending Doctor; (b) The Insured Person is suspected of being infected with Covid-19 and is advised to self-isolate at home by the attending Doctor; (c) The Insured Person is denied boarding the plane at the airport on the scheduled date of departure and is certified unfit to travel by the attending Doctor due to Covid-19; (d) A Family Member is diagnosed (or is suspected of being infected) with Covid-19; (e) There is only one Travelling Companion going with the Insured Person on the Trip and he/she is diagnosed (or is suspected of being infected) with Covid-19; (f) A Family Member who is to host the Insured Person at their place of residence during the Trip is diagnosed with Covid-19; 				
What We will pay	<p>We will reimburse the Full Travel Expenses up to the specified limit:</p> <table border="1" data-bbox="367 1500 1364 1568"> <thead> <tr> <th></th> <th>Max Sum Insured Payable (SGD)</th> </tr> </thead> <tbody> <tr> <td>Trip Cancellation</td> <td>\$2,000 per Insured Person, up to \$10,000 per Family</td> </tr> </tbody> </table> <p>Once an Insured Person makes a claim under this benefit, the coverage immediately terminates for that Insured Person. However, the Policy continues to have force and effect with regards to other Insured Persons who continue with the same scheduled Trip.</p>		Max Sum Insured Payable (SGD)	Trip Cancellation	\$2,000 per Insured Person, up to \$10,000 per Family
	Max Sum Insured Payable (SGD)				
Trip Cancellation	\$2,000 per Insured Person, up to \$10,000 per Family				
What is not covered	<p>In addition to the General Exclusions and “Exclusions applicable to all benefits under this Endorsement”, We will not pay any claims in respect of:</p> <ul style="list-style-type: none"> (a) cancelling the Trip after learning there are people infected with Covid-19 at the planned destination; (b) loss of vouchers, reward points or holiday points used, in part or full, to pay for the Trip; (c) purchasing the Trip within three (3) days of the date of departure; (d) any unused or additional costs incurred which are recoverable from any sources, including but not limited to a refund, voucher, credit or re-booking of the Trip as compensation; (e) any airport taxes and administration fees included in the cost of the flights; (f) the Insured Person not being able to travel or choosing not to travel because the local government authority advises against travel due Covid-19; 				

6. TRIP CURTAILMENT OR REARRANGEMENT DUE COVID-19					
When We will pay	<p>If whilst the Insured Person is Overseas and outside his Home Country and has to unavoidably Curtail any part of the scheduled Trip to return to Singapore earlier than planned or alter any part of the Trip itinerary as the direct result of:</p> <p>(a) The Insured Person is diagnosed with Covid-19 and certified unfit to continue with the scheduled Trip by the attending Doctor;</p> <p>(b) Death or Hospitalisation of a Family Member due to Covid-19;</p> <p>(c) Cancellation of the scheduled Public Conveyance due to Covid-19;</p> <p>(d) An outbreak of Covid-19 as declared by the local government authority at the planned destination which prevents the Insured Person from continuing with the scheduled Trip and he/she has to unavoidably incur additional accommodation costs to extend his/her stay;</p> <p>(e) Airspace or airport closure at the planned destination due to Covid-19.</p>				
What We will pay	<p>We will reimburse the expenses which was paid up to the specified limit:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="text-align: center;">Max Sum Insured Payable (SGD)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Trip Curtailment or Rearrangement due to Covid-19</td> <td style="text-align: center;">\$5,000 per Family per Trip</td> </tr> </tbody> </table> <p>The benefits payable under this Section are limited to:</p> <ol style="list-style-type: none"> 1. any irrecoverable, pre-paid and unutilized travel fare and/or accommodation costs as shown on the booking invoice. 2. any additional accommodation and travelling expenses (direct economy fare but excluding cost of meals, domestic transportation fares) that are necessarily incurred to alter the scheduled itinerary to extend the Trip. The hotel accommodation provided shall be similar to or equivalent to the room type that was originally booked or if not available, the next level of room type. <p>The Policy will only pay for a claim in respect of either Trip Curtailment or Trip Rearrangement for the same event, but not both.</p>		Max Sum Insured Payable (SGD)	Trip Curtailment or Rearrangement due to Covid-19	\$5,000 per Family per Trip
	Max Sum Insured Payable (SGD)				
Trip Curtailment or Rearrangement due to Covid-19	\$5,000 per Family per Trip				
What is not covered	<p>In addition to the General Exclusions and “Exclusions applicable to all benefits under this Endorsement”, We will not pay any claims in respect of:</p> <ol style="list-style-type: none"> (a) Loss of vouchers, reward points or holiday points that were used, in part or full, to pay for the Trip; (b) Any unused or additional costs incurred which are recoverable from an airline, hotel, travel agent or any other provider of travel and/or accommodation, including but not limited to a refund, voucher, credit or re-booking of the trip as compensation. (c) Cutting the Trip short upon learning there are people infected with Covid-19 at the planned destination. (d) Advisory from the Singapore government to Curtail the Trip and return to Singapore due to Covid-19; (e) Purchasing the Trip within three (3) days of the date of departure; (f) Any airport taxes and administration fees included in the cost of the flights. 				

Exclusions applicable to all benefits under this Endorsement

In addition to the General Exclusions, We will also not pay any claim in respect of:

1. The Insured Person, any Family Member, the Travelling Companion or the family that the Insured Person will be staying with during the Trip is diagnosed (or suspected of being infected) with Covid-19 at the point of purchase of the Trip.
2. Circumstances known to the Insured Person before the booking of the trip which could reasonably have been expected to lead to a claim on the Policy.
3. Any reason not listed in the 'When We will Pay' section of the benefits.
4. Any medical treatment or medical care that cannot be attributed to Covid-19.
5. Travelling to a country, specific area or event when the Singapore government or regulatory authority in a country has advised against travelling to.
6. Loss caused directly or indirectly by government regulations or control including closure of borders of the country.
7. Failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to the scheduled Trip.
8. Costs of mandatory COVID-19 diagnostic tests that are required to take for the Trip, such as pre-departure tests and post-arrival tests or cancellation/curtailment claims arising from the Insured Person's failure to take these tests in a timely manner.
9. The Insured Person's disinclination to travel, change of mind or fear of travelling due to Covid -19.
10. Cruises are excluded from coverage under this Endorsement. Cruises refer to travels on a cruise ship or cruise liner which lasts the period of time outlined in the holiday package to visit one or multiple destinations.
11. Any medical treatment or medical care that are paid for by the local government authority.
12. One-way Trips.
13. Loss recoverable from any other source.