



SCB Travel Insurance Plan – Guidance Notes on “Outbound Travel Alert”

With reference to the establishment of the “Outbound Travel Alert (OTA) System” by the Government of the Hong Kong SAR, the SCB Travel Insurance Plan has formulated the following guidance notes, which shall form part of the policy terms and conditions.

Condition 1: There is No Alert at the time of policy arrangement, Insurer shall provide the following protections free of charge

1. If a **Travel Alert** is issued for the planned destination prior to the commencement of the journey, client can cancel the policy with **full premium refund**.
2. If **Black Alert** is issued for the planned destination prior to the commencement of the journey and client would like to **cancel the journey**, Insurer shall pay the unrecoverable travel fare and/or accommodation expenses according to Section 13 - Cancellation of Trip.
3. If **Black Alert** is issued for the planned destination after the commencement of the journey, Insurer shall provide the following protections according to the terms and conditions of the policy:

Section 11 - **Travel Delay/Rerouting**

Insurer shall pay cash compensation, extra hotel costs and/or extra re-routing costs.

Section 14 - **Curtailement of Trip**

Insurer shall pay the unrecoverable travel fare and/or accommodation expenses.

4. If **Black Alert** is issued for the planned destination **prior to the commencement of the journey** but client opts to commence the journey, Insurer shall **not** be liable for any loss and/or bodily injury or death caused by the risk, threat or accident associated with such Travel Alert. Certainly, Insurer shall be liable for loss or damage caused by an insured event.

Condition 2: There is Amber or Red Travel Alert at the time of policy arrangement



or



When there is a Travel Alert, it indicates that a certain risk and an already known risk exist at that destination. If client buys the policy after the issuance of an **Amber or Red Travel Alert**, Insurers shall **not** be liable for any loss and/or bodily injury or death caused by the risk, threat or accident associated with such Travel Alert.

Certainly, Insurer shall be liable for loss or damage caused by an insured event.

Condition 3: There is Black Travel Alert at the time of policy arrangement



Policy arrangement is **not accepted**

Remarks: These Guidance Notes apply to Single Trip Insurance Plan

“Outbound Travel Alert (OTA) System” website: <http://www.sb.gov.hk/eng/ota/>