

Overseas Student Protect Frequently Asked Questions (FAQs) Clarifications on Travel Advisory Exclusion



16 October 2020

Notice

For all policies purchased or renewed **on or after 16 October 2020**, travel cover will be available even where the insured's travel is contrary to Ministry of Health (MOH) travel advisory, subject to all policy terms, conditions and exclusions.

For the avoidance of doubt, whilst cover is available, our policies will continue to exclude all claims of any kind directly or indirectly arising from, relating to or in any way connected to the COVID-19 (or any mutation or variation thereof or any related strain) and/or its outbreak.

Contact Us



For any clarification, you may contact Chubb's Customer Service Representatives at:

Chubb Customer Service Hotline

Email: dbscs.sg@Chubb.com

+65 6398 8797

(Mondays to Fridays, 9:00 am – 5:00pm, excluding Public Holidays)



For emergency medical assistance, please contact:

Chubb Assistance (24-hours)

+65 6322 2132 (reverse charge via an operator is available)

Frequently Asked Questions (FAQs)

Scenario	Reply				
<p>Does my policy cover me for claims not related to COVID-19?</p>	<p>Cover may still be available for claims not related to COVID-19, if your policy is purchased:-</p> <ul style="list-style-type: none"> • On or after 16 October 2020 subject to all policy terms, conditions and exclusions; or • Before 16 October 2020 if the travel adhered to the MOH updates on Border and Community Measures*, subject to all policy terms, conditions and exclusions. <p>Under both circumstances, there is no cover for claims relating to COVID-19. Example:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Scenario A (Covered)</th> <th style="text-align: center;">Scenario B (Not Covered)</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"> <p>You purchased your policy on 16 October 2020. Your trip was later cancelled due to hospitalisation due to an accidental injury and not relating to COVID-19.</p> <p>Your Chubb travel policy will respond to your claim.</p> </td> <td style="padding: 5px;"> <p>You purchased your policy on 16 October 2020. Your trip was later cancelled as you/your travel companion was issued a COVID-19 stay home notice by the authorities.</p> <p>Your Chubb travel policy will not respond to this claim.</p> </td> </tr> </tbody> </table>	Scenario A (Covered)	Scenario B (Not Covered)	<p>You purchased your policy on 16 October 2020. Your trip was later cancelled due to hospitalisation due to an accidental injury and not relating to COVID-19.</p> <p>Your Chubb travel policy will respond to your claim.</p>	<p>You purchased your policy on 16 October 2020. Your trip was later cancelled as you/your travel companion was issued a COVID-19 stay home notice by the authorities.</p> <p>Your Chubb travel policy will not respond to this claim.</p>
Scenario A (Covered)	Scenario B (Not Covered)				
<p>You purchased your policy on 16 October 2020. Your trip was later cancelled due to hospitalisation due to an accidental injury and not relating to COVID-19.</p> <p>Your Chubb travel policy will respond to your claim.</p>	<p>You purchased your policy on 16 October 2020. Your trip was later cancelled as you/your travel companion was issued a COVID-19 stay home notice by the authorities.</p> <p>Your Chubb travel policy will not respond to this claim.</p>				
<p>If I was denied entry due to border closure at the overseas destination, will I be covered?</p>	<p>No, Chubb's policy will not respond as border closure is not within scope of coverage under the policy.</p>				
<p>Does my policy cover me for claims not related to COVID-19 if I still proceed with my trip after a travel advisory has been issued about travel to my destination?</p>	<p>For travel advisories related to COVID-19, you are covered if you purchased your policy:-</p> <ul style="list-style-type: none"> • On or after 16 October 2020 subject to all policy terms, conditions and exclusions; or • Before 16 October 2020 if the travel adhered to the MOH updates on Border and Community Measures*, subject to all policy terms, conditions and exclusions. <p>Under both circumstances, there is no cover for claims relating to COVID-19.</p> <p>For travel advisories not related to COVID-19, cover may be restricted or limited depending on the nature of the advisory</p>				
<p>Does my policy cover me if I am currently overseas?</p>	<p>Yes, you are covered if you purchased your policy before the commencement of your trip and:-</p> <ul style="list-style-type: none"> • On or after 16 October 2020; or • Before 16 October 2020 if the travel adhered to the MOH updates on Border and Community Measures*, <p>subject to all policy terms, conditions and exclusions. However, all COVID-19 related claims will still be excluded under your policy.</p>				

*Travel Advisory (updated 1 Oct 2020)

Singaporeans and residents of Singapore may travel overseas:

- a) To Australia (excluding Victoria State), Brunei Darussalam and New Zealand and Vietnam;
- b) If they are students pursuing academic qualification overseas, and where distance-learning is not offered as an option by the education institution [1]; or
- c) For essential travel for business, official and work purposes under Green/Fast Lane arrangements and the Periodic Commuting Arrangement.

[1] Overseas studies should be of at least one academic year, for courses which require physical presence in the foreign educational institution, and which will lead to attainment of academic qualifications. Existing students who are completing such academic programs (i.e. balance duration of less than an academic year) are included. Students below the age of 18 may be accompanied by an adult. Mature students may travel overseas with their dependents who will be residing with them for the duration of their studies