

## Information on FWD Travel insurance

If You Bought a Travel Policy / Booked a Trip	For Travel To	It Means We Will
On or after 23 <sup>rd</sup> Jan 2020	Mainland China (excluding HK, Macau and Taiwan)	not cover any claims related to the outbreak
On or after 31 <sup>st</sup> Jan 2020	Anywhere globally	not cover claims for 'Trip Cancellation', 'Trip Postponement', 'Trip Cut Short' & 'Trip Disruption' related to the outbreak
On or after 6 <sup>th</sup> Mar 2020	Anywhere globally	not cover any claims related to the outbreak

All other claims will be assessed in accordance with our policy T&Cs. As the situation pertaining to the outbreak develops, coverage for other benefits may also be subject to change. We will continue to update this notice as and when new information becomes available.

## FAQs for FWD Travel Insurance

**Q1: I've cancelled my trip due to the Coronavirus situation and have received reimbursement/refund from all the service providers e.g. hotel and airline. Now, I wish to cancel my Travel Insurance policy and get a premium refund. How can I do it?**

**A:** So long as there are no claims, you can conveniently request for cancellation through our [Online Services](#) before your trip starts / before the start date of your policy.

**Q2: I purchased my policy before 23 January 2020 to Mainland China, and wish to claim for Trip Cancellation for my non-refundable or partially-refunded costs e.g. hotel and airline. How/where can I submit the claims?**

**A:** You can submit your claims through our [Claims Online Portal](#) with relevant documents like;

- Pre-paid booking invoices (including accommodation and transportation bookings).
- Airline, service provider, hotel confirmation on the cancellation of your bookings and the cost of non-refundable prepaid travelling expenses. Under this benefit, we will only cover the portion that is irrecoverable from the service provider, subject to the limits stated in your policy.

**Q3: If I proceed with my trip and the Singapore government / an authority of my destination country declares an advisory due to this situation or denies my entry into the country, causing my trip to get disrupted, will I be covered for my trip arrangement back to Singapore?**

**A:** You will be covered for Trip Cut Short or Trip Disruption benefits if you bought a travel policy / booked a trip for travel to any of the following places:

- Mainland China on or before 23rd Jan 2020
- Anywhere globally on or before 31st Jan 2020

And if you started your Trip and while still on your trip, the Ministry of Foreign Affairs Singapore or the government at your planned destination issues an advisory against non-essential travel.

You will also be covered if you started your Trip and while still on your trip, the WHO or a government authority declares an epidemic or pandemic.

*What we will not cover*

You will not be covered for Trip Cut Short or Trip Disruption benefits if you start your Trip after a travel advisory is issued or an epidemic / pandemic is declared.

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**Q4: I wish to postpone my travel date to e.g. June 2020. How can I make the changes? Am I still covered under Trip Cancellation & Trip Postponement benefits if I then decide not to travel closer to the new changed dates?**

**A:** If you decide to change your Travel Insurance to a later date, but decide not to travel later due to the same situation, you will no longer be covered for the above benefits as this is a known event.

You may also choose to cancel your policy prior to the policy start date for full refund of the premium and purchase a new policy for your new travel dates.

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Information is accurate as at 16 Apr 2020. As this is a developing event, information may change from time to time.

## IMPORTANT NOTICE:

Dear Customers,

In support of the COVID-19 Multi-Ministry Taskforce's implementation of elevated safe distancing measures, please be informed that we will cease providing over-the-counter / walk-in services at our office, Suntec Tower 4, from 16 April until further notice.

As such, if you have questions or need any assistance related to your insurance policies, please reach us via the following touchpoints:

**1. Online Services**

If you would like to update your personal details, make a change or cancel your policy, please visit [www.fwd.com.sg/portal/](http://www.fwd.com.sg/portal/)

**2. Claims Submission**

If you would like to submit a claim, please visit [www.fwd.com.sg/insurance-claims/](http://www.fwd.com.sg/insurance-claims/)

**3. Online Forms & General Enquiries**

For any general queries on your insurance policies, please first check with our Chatbot Faith on our website. We will continue to update Faith with answers to your frequently asked questions. To access our forms, please visit [www.fwd.com.sg/forms/](http://www.fwd.com.sg/forms/)

**4. Others**

You may also email us at [contact.sg@fwd.com](mailto:contact.sg@fwd.com) with your enquiries, or request for a call back by clicking on the 'Call Me Back' link on the top panel of our homepage.

**5. For Accident or Travel/Home Emergency Assistance**

Please call 6322 2072, which remains available 24/7 from anywhere in the world.

During this period, please expect longer wait or response times, as we deal with the higher-than-usual volumes of customer enquiries. We seek your understanding on this.

Lastly, as the situation regarding the COVID-19 pandemic is a fast-evolving one, we will keep you updated of any changes to the above measures. We also apologise for any inconvenience caused. Together, we can overcome this.

With Sincere Regards,  
Everyone at FWD Singapore Pte Ltd