



## AIG Malaysia Travel Insurance Update – Novel Coronavirus Outbreak

As of 29 January 2020, AIG Travel maintains an Advisory status of Prepare for Hubei province, China, due to the spread of travel restrictions amid an ongoing Novel Coronavirus outbreak. There are at least 7,800 confirmed cases of the virus worldwide. Of the 7,800 confirmed cases, there have been 170 associated deaths reported. Approximately 60 million people in Hubei province remain subject to travel restrictions, which are particularly severe in Wuhan city – the source of the outbreak. Those found to have symptoms of the virus –including cough, fever and respiratory difficulties – continue to be subject to involuntary quarantines.

While the vast majority of confirmed infections continue to be concentrated in Wuhan, instances of the disease have been confirmed in Australia, Cambodia, Canada, France, Germany, Hong Kong, Japan, Macau, Malaysia, Nepal, Singapore, South Korea, Sri Lanka, Taiwan, Thailand, Vietnam and the US. Additional suspected cases have been reported in several other countries.

Effective 23 January 2020, the Ministry of Foreign Affairs Malaysia has advised to defer all non-essential travel to Hubei Province and other areas that could be affected by the coronavirus.<sup>1</sup>

Effective 27 January 2020, the Ministry of Health Singapore has advised to defer all non-essential travel to Mainland China.<sup>2</sup>

### What does this mean for your travel insurance cover?

Travellers are advised to check their policy wording for eligibility, cover entitlement and the type of expenses that can be claimed as these can vary depending on which policy you have purchased.

Please note - cover may be restricted or excluded if (i) at the time of taking out the policy you were aware of or could be expected to be aware of an event which may give rise to a claim under the policy; or (ii) you do not take precautions to avoid a claim after a warning about the event has become publically known or (iii) any circumstances that already existed or are known to the public before you book your travel.

Given the Novel Coronavirus outbreak has been widely reported in the media, and alerts have been issued by the World Health Organisation, AIG Malaysia is classing this event as **known and foreseen** effective **23 January 2020**.

No cover may be provided for losses or damages in connection with the Novel Coronavirus outbreak unless your policy was issued and/or travel arrangements were confirmed prior to 23 January 2020.

Travellers who purchased or confirmed travel insurance cover on or after 23 January 2020 may not be covered as the Novel Coronavirus outbreak would not be considered 'unforeseeable'.

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<sup>1</sup> [Ministry of Foreign Affairs Malaysia](#)

<sup>2</sup> <https://www.mfa.gov.sg/Countries-Regions/C/China/Travel-Page>



As always, each claim will be considered on its merits taking into account the individual circumstances of the claim and the terms and conditions of the policy.

We would recommend that you visit the Ministry of Foreign Affairs Malaysia and/or Singapore website for updated information on advisories and travel restrictions.

**Please note:**

- i. We are monitoring the present situation and will provide further update(s), should the position change.
- ii. This position statement only remains applicable as long as the present circumstances prevail.

**Tips for Travellers:**

- Policy Enquiries - If you need to confirm your policy details, please call AIG Travel Customer Service Centre at 1800 88 88 11 (9am to 5pm during weekdays, excluding public holidays) or email us at [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com).
- If you need Emergency Assistance please call our team on +60 3 2772 5600