



Monday 18 November 2019

AHI Position Statement

Latest advice from DFAT re Hong Kong

[Hong Kong travel advice](#)

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Latest update

A protracted violent clash between protestors and police at Polytechnic University has spread into nearby areas in Kowloon (including TST, Yau Ma Tei, Hung Hom and Jordan), with extensive use of tear gas. Avoid demonstrations. If you come across protests, move away to a safe place. Across Hong Kong, the risk of violent protests continues. Expect road closures, disruption to transport and education services and heightened police action. We haven't changed our level of advice - 'exercise a high degree of caution' in Hong Kong.

https://smartraveller.gov.au/Countries/asia/north/Pages/hong_kong.aspx

Hong Kong continues to be plagued by sporadic protests and civil unrest. This has included the temporary closure of the international airport. This unrest and closures are likely to continue over the next few days.

The AHI Travel Insurance policy responds as follows:

Additional Expenses - For travel that has commenced

For travel that is disrupted by the closure of Hong Kong airport the policy will respond to those expenses that are necessarily incurred as a result of the delay. That is:

- Additional accommodation costs **or** non-refundable portion pre-paid accommodation that the insured person(s) are unable to utilise net of any refunds or airline compensation.
- Reasonable addition travel costs to and from the airport that are in addition to those that were previously budgeted for

Cost for inconvenience:

Many people are being inconvenienced as a result of the travel disruption.

- Claims for additional expenses as a result of simple "inconvenience" are not covered.
- Claims for additional expenses as a result of costs to travel to meet employment commitments that fall outside of the planned travel dates are not covered

Costs to Attend Pre-arranged Meetings:

- If someone makes a claim for alternative transport costs to attend a meeting then they must be able to supply proof that they had to attend a meeting that was booked prior to the commencement of their trip and would occur during the trip. Without proof of a pre-scheduled meeting the additional transport expenses will not be paid.



Refunds and Re-bookings

Travellers should be advised that they should consult their airlines' websites for specific flight instructions and information.

- Many airlines are being flexible with respect to changing of flights, rebooking tickets, providing refunds etc. and travellers will be required to claim through the airlines first

For Travel that has not commenced:

- The policy will respond to loss of pre-booked accommodation as a result of travellers not being able to reach their destination.
- The policy will only respond to cancellation cost for the days during which the disruption is occurring. (For example, if someone has booked a 4 month trip, we will only pay for the cancellation cost for days lost during the disruption. We will not pay for the full 4 months).
- Claims for any additional airfares to commence a trip will only be considered if the costs for the additional airfares are less than the costs of forfeiting pre-booked expenses for a trip.

AHI will provide further updates as the situation unfolds.