



## Re: Outbound Travel Alert System

The Outbound Travel Alert (OTA) System launched by The Security Bureau, aimed at helping Hong Kong residents to better understand the risks to personal safety in traveling overseas, came into effect on October 20.

The signs of amber, red and black for the purpose of differentiating different levels of risk, will cover 60 countries which are the more popular travel destinations for Hong Kong residents. For the latest alerted countries, please visit [www.sb.gov.hk/eng/ota](http://www.sb.gov.hk/eng/ota) for details.

Under each of the alerts below as announced by The Security Bureau, travelers should:

### 60 countries covered by the OTA System

Australia Croatia Hungary Laos Pakistan Spain Austria Cyprus Iceland Luxembourg Philippines  
Sri Lanka Bahrain Czech Republic India Malaysia Poland Sweden Belgium Denmark Indonesia  
Maldives Portugal Switzerland Brazil Egypt Iran Mexico Romania Thailand Brunei Finland Israel  
Morocco Russia Turkey Bulgaria France Italy Nepal Singapore United Arab Emirates Burma  
Germany Japan Netherlands Slovenia Republic United Kingdom Cambodia Greece Jordan Vietnam  
New Zealand South Africa United States of America Canada Guam Kenya Norway South Korea

As to how the MSIG travel policies respond to the OTA system, please see below for your information.

### MSIG Stance:

(i) Amber Alert – Coverage as usual according to the policy

(ii) Red Alert – Coverage as usual according to the policy

**(iii) Black Alert – Coverage as usual according to the policy with additional coverage and extra benefits in below table**

NB: If OTA is triggered by any General Exclusions, **NO COVER** is provided under any section of the policy.

1. If customers bought the insurance plan **BEFORE** the OTA's announcement of an **Amber/Red/Black Alert General Exclusion:**

Coverage	Amber		Red		Black		If the Peril is named in General Exclusion
	If the Peril is Insured and						
	Related to OTA's Announ.	Not Related to OTA's Announ.	Related to OTA's Announ.	Not Related to OTA's Announ.	Related to OTA's Announ.	Not Related to OTA's Announ.	
Section 1 – Personal Accident	Y	Y	Y	Y	Y	Y	N
Section 2 – Medical Expenses	Y	Y	Y	Y	Y	Y	N
Section 3 – Trip Cancellation and Curtailment	Y	Y	Y	Y	Y	Y	N
Section 4 – Travel Delay and Missed Departure	Y	Y	Y	Y	Y	Y	N
Additional Coverage: During the Journey							
Section 3 – Trip Curtailment							
(i) Extra and unrecoverable transportation expenses return to Hong Kong (Subject to the limit in the section)#	N	N	N	N	Y	N	N
(ii) HK\$1,000 cash allowance for accommodation expenses*	N	N	N	N	Y	N	N
Extra Benefit: If trip is cancelled before the Journey							
(i) Unrecoverable service charge to Travel Agent**	N	N	N	N	Y	N	N

# If the Insured Person is forced to leave the city in distress and return to Hong Kong via a third city.

\* If the Insured Person is forced to stay overnight in the third city as in # above in order to catch the appropriate transportation back to Hong Kong.

\*\* Unrecoverable service charge to Travel Agent is payable as part of Section 3 – Trip Cancellation and up to HK\$300.

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2. If customers bought the insurance plan **AFTER** the OTA's announcement of an **Amber/Red/Black Alert General Exclusion**:

Coverage	Amber		Red		Black		If the Peril is named in General Exclusion
	If the Peril is Insured and						
	Related to OTA's Announ.	Not Related to OTA's Announ.	Related to OTA's Announ.	Not Related to OTA's Announ.	Related to OTA's Announ.	Not Related to OTA's Announ.	
Section 1 – Personal Accident	Y	Y	Y	Y	N	Y	N
Section 2 – Medical Expenses	Y	Y	Y	Y	N	Y	N
Section 3 – Trip Cancellation and Curtailment	Y	Y	N	Y	N	Y	N
Section 4 – Travel Delay and Missed Departure	Y	Y	Y	Y	N	Y	N
Additional Coverage: During the Journey							
Section 3 – Trip Curtailment							
(iii) Extra and unrecoverable transportation expenses return to Hong Kong (Subject to the limit in the section)#	N	N	N	N	N	N	N
(iv) HK\$1,000 cash allowance for accommodation expenses*	N	N	N	N	N	N	N
Extra Benefit: If trip is cancelled before the Journey							
(ii) Unrecoverable service charge to Travel Agent**	N	N	N	N	N	N	N

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**For enquiries, please call DBS MSIG InsureDirect on 3122 6868.**

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