

Tips on Starr Insurance - TraveLead-Cruise To Nowhere Insurance

1. What is the age limit for TraveLead – Cruise to Nowhere Insurance?

- For single trip travel insurance, there is no age limit for enrollment.

2. Is the Insured Person required to pay the co-payment or deductible?

- Insured Person does not need to pay for the co-payment or deductible.

3. What is the maximum coverage period of a trip for TraveLead – Cruise to Nowhere Insurance ?

- The maximum coverage period of a trip is 180 consecutive days for single trip travel plan.

4. Does TraveLead – Cruise to Nowhere Insurance provide emergency assistance services?

- Insured person may call Starr 24-hour Global Emergency Assistance Service Hotline at (852) 2802 8638 [this is not a toll free number, call charges will be applicable] for assistance. The emergency assistance services include Travel Assistance, Business Concierge, Medical Assistance, Emergency Medical Evacuation and Repatriation, Hospital Admission Guarantee, and Compassionate Visit, etc.

5. Does TraveLead – Cruise to Nowhere Insurance cover inpatient and outpatient medical expenses?

- Yes, TraveLead – Cruise to Nowhere covers inpatient and outpatient medical expenses, and there is no sublimit or restriction on outpatient expenses and number of visits.

6. If children under 18 years old are not travelling with parents or guardians, can they enroll for TraveLead – Cruise To Nowhere Insurance?

- Yes, parents or guardians can apply TraveLead – Cruise To Nowhere Insurance for children who travel alone.

7. If the insured person sustains COVID-19 after returning to the Hong Kong port upon completion of the cruise trip, but the doctor confirms that the COVID-19 was latent before boarding, can the insured person claim for medical expenses?

- No, unless the insured person sustains COVID-19 first contracted during the cruise trip and is diagnosed within 7 days after returning to the Hong Kong port.

8. If the insured person sustains COVID-19 first contracted during the cruise trip, will the medical expenses related to COVID-19 be included?

- If the diagnosis of COVID-19 is confirmed within 7 days after returning to the Hong Kong port, we will cover the medical expenses incurred within 30 days from the date of diagnosis.

9. If the insured person needs to claim medical expenses due to the diagnosis of COVID-19, is the insured person required to get a doctor's consultation on board before the completion of the cruise trip?

- No, it is not compulsory to consult a doctor on board.

10. When making a claim for medical expenses related to COVID-19, what proof does the insured person need to provide?

- The insured person needs to provide a copy of HKID card, proof of getting on board, the original medical receipts and reports.

11. What should the insured person do if she/he loses the personal luggage/identification documents/credit cards or other personal belongings on the cruise ship?

- The insured person should notify the cruise staff on board immediately and request a letter from the cruise company about the lost property.

12. How to make a claim when necessary?

- Written notice of a claim must be submitted to Starr within 30 days after occurrence of any Accident or other event that might give rise to a claim under this Policy. Provide any relevant supporting documents such as police reports, medical reports, travel documents, cruise boarding passes or e-tickets, purchase receipts, etc. For details, please refer to the instruction on Travel Insurance Claim Form.

13. If the cruise trip is cancelled by the insured person because of sustains COVID-19, does this cover under Trip cancellation benefit?

- Starr will reimburse the loss subject to the maximum sub-limit of Trip Cancellation benefit of the selected plan provided that the insured person has received 2 doses of COVID-19 vaccines.

14. When making a claim for trip cancellation due to the situation mentioned in question no. 13, what proof does the insured person need to provide?

- The insured person needs to provide a copy of HKID card, cruise package receipt, the relevant medical receipts and reports, etc.