



## AHI Position Statement - 21 November 2019

### Hong Kong – Ongoing Travel Disruption & Protests

The protests and travel disturbances that have been occurring in Hong Kong since June 2019 are continuing at non-specific intervals as various pro-democracy groups follow a cycle of “protest – disband – regroup and reorganise – protest again”. Most of the activities appear to be targeted around education institutions and mass transport hubs.

#### **Coverage is provided for:**

Travellers directly impacted:

- The cover provided by the policy will respond to individual instances where an insured person is **directly** affected by a riot or other civil commotion. For example, when the local authorities specifically direct or instruct a person to leave the local area due to reasons related to personal safety. Also, if an accommodation provider indicates that the accommodation is unsafe, the policy will respond to cover alternate safe accommodation until the immediate threat is resolved.

With respect to AHI’s insured travellers who are university students:

- If the accommodation is being provided by a University and they provide alternate safe accommodation, then the insured person should avail themselves of this accommodation.

Other direct disruptions:

- If an insured person’s pre-booked travel plans are directly disrupted i.e. hotel bookings, tours, flights etc then the policy can respond to the direct additional / cancellation costs incurred.

#### **No cover is provided for:**

- A personal decision not to travel to Hong Kong or a decision to re-route to avoid transiting through Hong Kong.
- Any request for an insured person to leave Hong Kong due to the ongoing civil unrest and protests. This is given that the events in Hong Kong have been widely publicized in the mass media since late April 2019. The Australian Government (via Smart Traveller [www.smartraveller.gov.au](http://www.smartraveller.gov.au)) has also widely publicized and documented the situation in Hong Kong.



Given the wide-spread and known long-standing issues relating to travel to Hong Kong the occurrence of riots and civil unrest cannot be considered a new event, or to be considered as unforeseen.

#### For specific case-by-case clarification

- If your travel has not yet commenced then contact the AHI Claims Department on 02 9251 8700.
- For those whose travel may have already commenced then they can contact AHI Assist on +61 2 8330 1222.

#### **When will the AHI policy respond to request to leave Hong Kong?**

The AHI policy of insurance will respond once the Australian Department of Foreign Affairs and Trade (DFAT) issues what is called a **Level 4** directive being **Do Not Travel** which is stated as follows:

*Level 4 – Do not Travel This level means that the security situation is extremely dangerous. This may be due to a high threat of terrorist attack or kidnapping, ongoing armed conflict, violent social unrest, or critical levels of violent crime. It is often a combination of these.*

*([www.smartraveller.gov.au](http://www.smartraveller.gov.au))*

Alternatively, should the governing authorities in Hong Kong issue a directive for all foreigners to leave, then the policy will also respond.

#### **The Current DFAT travel warning in relation to travel to Hong Kong is (21.11.2019)**

*Level 2 - Exercise a high degree of caution This level means that there are more or bigger risks in this location than what you would typically find in a large Australian city. The level may reflect a weak law and order system (where violent crime is prevalent) or deficiencies in public services (such as less responsive law enforcement agencies). In some cases, the level may reflect underlying volatility where the security environment could change with little warning. It may also be used temporarily to reflect a passing event, such as a cyclone, political unrest or a short-term increase in a location's domestic terrorism level.*



Other recent DFAT travel advisories in relation to Hong Kong

[Hong Kong travel advice](#)

Wednesday, 12 June 2019

**Latest update**

*This travel advice has been reviewed. You may encounter demonstrations or protests. Avoid large public gatherings, as they may turn violent. **The level of our advice has not changed - exercise normal safety precautions.***

[Hong Kong travel advice](#)

Wednesday, 7 August 2019

**Latest update**

*We have raised our advice level for Hong Kong: we now recommend you **'exercise a high degree of caution'**. Protests have become more unpredictable and are expected to continue. Tourist areas have been affected. There is a risk of violent confrontation between protestors and police, or criminally-linked individuals, particularly at unauthorised protests. The risk is greater at night and on weekends. We strongly recommend you avoid large public gatherings. Monitor local media and follow the advice of local authorities. See Safety and security.*

[Hong Kong travel advice](#)

Monday, 18 November 2019

**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.***