

## Frequently asked questions (FAQs)

### General

1. How do I apply for insurance with Allied World?

- For Travel (JourneyGuard), Home (HomeGuard) & Helper (MaidGuard) Insurance, you may purchase the insurance directly via Allied World's [website](#).
- For Study Companion Insurance, please submit the signed and completed [proposal form](#) together with a copy of the proof of admission letter to us via email at [hkgi@awac.com](mailto:hkgi@awac.com).
- For other products, please contact your insurance intermediaries.

2. If I want to change my policy details, what should I do?

Please submit the signed and completed [Policy Amendment Form](#) and [Payment Form](#) to us via email at [hkgi@awac.com](mailto:hkgi@awac.com).

3. How do I pay for the premium?

- a. Please sign and complete the [Payment Form](#) and send it to us via email at [hkgi@awac.com](mailto:hkgi@awac.com)

or

- b. Please transfer the funds to our bank account below and email us the remittance notice together with your policy number at [hkgi@awac.com](mailto:hkgi@awac.com)

HKD Current Account:

Account name: Allied World Assurance Company, Ltd  
Bank name: HSBC  
Bank code: 004  
Branch code: 808  
Account number: 286173-001  
Swift code: HSBCHKHKKH

or

- c. Please send a crossed cheque made payable to "Allied World Assurance Company, Ltd" to our office located at 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong.

4. What if I need to make a claim?

Please download the claim form through Allied World's [website](#) and send the completed claim form together with the required documents as listed in the claim form, to our office located at 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong.



We strongly recommend that you send a softcopy of the claim form and required documents to us via email at [hk\\_claims@awac.com](mailto:hk_claims@awac.com) before posting the original to us.

5. If I want to cancel a policy, will my premium be refunded?  
Any refund of premiums will be made in accordance with the terms and conditions of your policy.  
There will be no premium refund for single trip travel insurance policies.

For policy cancellation, please sign and complete the [Policy Amendment Form](#) and send it to us via email at [hkgi@awac.com](mailto:hkgi@awac.com).



## Travel Insurance

1. I have purchased a single trip travel insurance policy. Can I cancel the policy and refund the premium?  
There will be no premium refund for single trip travel insurance policies.
2. What if my Annual Travel Insurance is due to expire during my next journey? Will my entire journey be covered?  
Provided you have renewed your policy before the expiry date of your Annual Travel Insurance policy, your full journey will be covered.
3. I'm going on a business trip, and after that I'll stay behind for personal reasons. Can I purchase Travel Insurance only for my leisure trip?  
You may purchase a travel policy for your entire trip, but not only for your leisure trip.
4. What kind of insurance should I purchase if I plan to study abroad?  
You may purchase the [Study Companion](#) Insurance. It provides coverage for students from Hong Kong who are studying abroad.



## Home Insurance

1. I have purchased a HomeGuard policy. If I move to a new home, do I need to inform Allied World of my new address?  
Yes. Please sign and complete the [Policy Amendment Form](#) stating the change of insured premises and / or correspondence address and send it to us via email at [hkgi@awac.com](mailto:hkgi@awac.com).
2. Is the gross floor area of the roof of my home counted as part of the premium table count?  
No. The gross floor area under the premium table counts the in-house premises only which excludes the roof and garden, etc.



## Helper Insurance

1. I have purchased a MaidGuard policy. I have changed my helper, do I need to inform Allied World about this?

Yes. Please sign and complete the [Policy Amendment Form](#) together with the new helper's passport copy and email it to us via email at [hkgi@awac.com](mailto:hkgi@awac.com). We will then send an endorsement and a new UMP medical card to you by post (subject to our approval and acceptance of the change).

2. If I lost the UMP medical card, what should I do?

Please complete the [Loss of Medical Card Declaration](#), with a reimbursement fee of HK\$30 and send it to the following company for the card to be re-issued:  
United Medical Professional Management Co., Ltd. (address is shown on the Declaration form).

If your domestic helper needs outpatient consultation before the UMP medical card is re-issued, please send a request to us via email at [hkgi@awac.com](mailto:hkgi@awac.com) during office hours. In the email, please provide the doctor's name and the address of the clinic (UMP network) your domestic helper intends to visit. We will arrange with UMP for such outpatient visit without the need to show the UMP medical card. Please note that we need 4 hours to make such arrangement with UMP during office hours.

3. What if I need to make a claim?

For outpatient expenses — You will not be reimbursed for any outpatient expense that you have paid up-front. Therefore, please ensure that your domestic helper brings her UMP medical card to the network clinic for all outpatient consultations.

For others expenses - Please download the claim form from Allied World's [website](#) and send the completed claim form together with the required documents as listed in the claim form, to our office located at 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong. We strongly recommend that you send a softcopy of the claim form and required documents to us via email at [hk\\_claims@awac.com](mailto:hk_claims@awac.com) before posting the original to us.



## Study Companion Insurance

1. Are there any age and eligibility restrictions for the Study Companion Insurance?

The Study Companion Insurance is offered to persons who are:-

- Hong Kong resident;
- Full-time student aged 35 years old or below; and
- Able to provide us with a proof of admission letter issued by a recognised institution of learning outside Hong Kong.

2. How do I apply for the Study Companion Insurance with Allied World?

Just simply provide the following documents to us via email at [hkgi@awac.com](mailto:hkgi@awac.com):-

- A completed and signed [proposal form](#); and
- Proof of admission letter issued by a recognised institution of learning outside Hong Kong.

3. How do I make a claim for the medical expenses under the Study Companion Insurance?

Please download the claim form from Allied World's [website](#) and send the completed claim form together with the required documents as listed in the claim form, to our office located at 22/F One Island East, Taikoo Place, 18 Westlands Road, Quarry Bay, Hong Kong.

We strongly recommend that you send a softcopy of the claim form and required documents to us via email at [hk\\_claims@awac.com](mailto:hk_claims@awac.com) before posting the original to us.