

ADVISORY #4**CORONAVIRUS OUTBREAK IN HUBEI, CHINA****STATUS DECLARATION LEVEL: PREPARE**

The AIG Travel security team has evaluated the situation as warranting a Prepare status as noted in the Advisory below. A Prepare posture includes the close and consistent monitoring of developments due to the potential for overall conditions to deteriorate or change quickly. (Please note: A decision on the payment of a security evacuation claim will be made by the Respective Claims Office and will be based on the Terms, Conditions, and Exclusions of the policy.)

CURRENT STATUS

As of 27 January 2020 AIG Travel maintains an Advisory status of Prepare for Hubei province, China, due to the spread of travel restrictions amid an ongoing coronavirus outbreak. Public transportation suspensions – including rail, aviation, ferry and bus services – are ongoing in Chibi, Ezhou, Huanggang, Lichuan, Qianjiang, Wuhan, Xiantao and Zhijiang cities. Health inspection checkpoints have also been reported on major roads in the region. Individuals displaying symptoms of the illness at checkpoints or elsewhere in the region may be subject to quarantine. Similar travel restrictions elsewhere in Hubei remain possible in the near term.

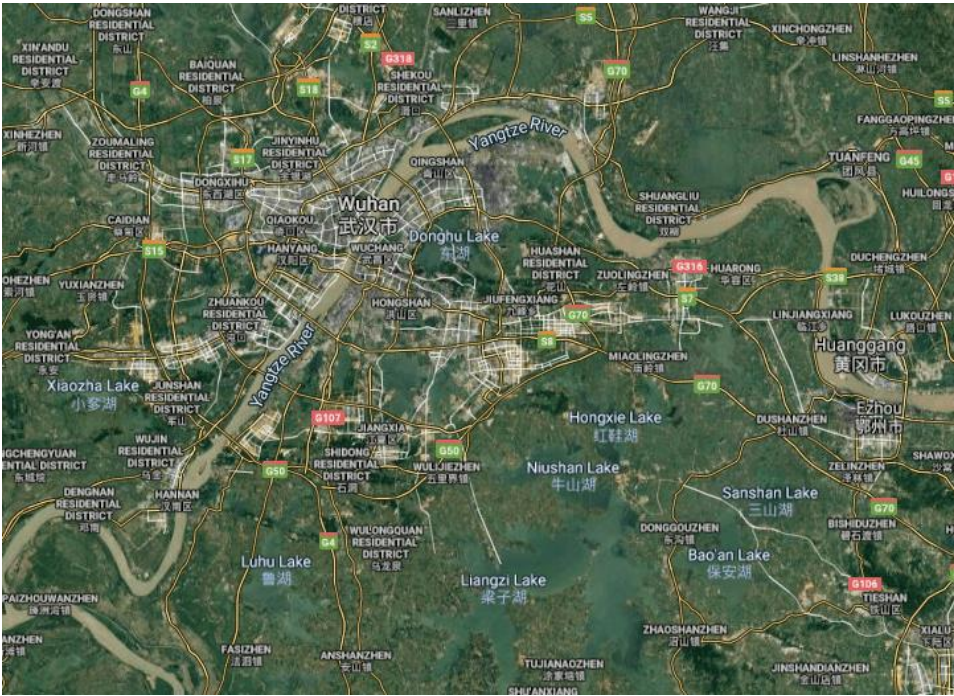
Ongoing travel restrictions for multiple portions of Hubei province have resulted in shortages of some perishable goods. Local sources indicate that shortages of medical supplies, food and gasoline have occurred in Wuhan. Similar shortages elsewhere in Hubei will be possible in the near term as shipments are disrupted due to the ongoing travel restrictions.

Several hundred additional infections were confirmed in recent days. There are at least 2,862 confirmed cases of the virus in mainland China with at least 81 associated deaths. The vast majority of confirmed infections continue to be concentrated in Wuhan, though instances of the disease have been confirmed in Hong Kong, Macau, Australia, Cambodia, France, Japan, Malaysia, Nepal, Singapore, South Korea, Taiwan, Thailand, Vietnam and the US. Additional suspected cases have been reported in several more countries.

Health screenings at major airports continue to be reported in countries including Australia, Canada, India, Italy, Malaysia, Saudi Arabia, South Africa, Turkey, the UK and the US. These screenings – often involving the use of thermal scanners – most frequently target flights arriving from the Wuhan area, though inspections of those arriving from other places in China are possible. Similar measures also continue to be reported at mass transit centers in mainland China, Hong Kong and Macau and could expand. Travelers who display symptoms of the disease after traveling to Wuhan or mainland China may be subject to quarantine at their destination.

While the World Health Organization (WHO) has called at least two meetings to discuss the outbreak, it has not declared a Global Health Emergency at this time. The US Department of State continues to maintain a Level 2 out of 4 Travel Advisory for China as a whole; however, a Level 4 Travel Advisory for Hubei province was put in place on 23 January. The Level 4 Advisory recommends that travelers avoid travel to Hubei at this time. Non-emergency personnel and family members at the US Consulate in Wuhan have been ordered to depart the location. A Level 3 out of 3 Warning from the US Centers for Disease Control and Prevention (CDC) – advising that travelers should avoid nonessential travel to the Wuhan area – remains in place. The CDC recommends that travelers avoid contact with sick individuals, animals, animal markets and uncooked animal products. Individuals should frequently wash hands with soap and water for at least 20 seconds or use alcohol-based hand sanitizers if soap and water are unavailable.

Symptoms of the virus include cough, fever and respiratory difficulties; there is no vaccine at this time. Officials say there is a potential for limited person-to-person transmission of the virus. On 1 January Chinese officials closed the Wuhan market linked to a majority of the cases for disinfection and cleaning. The viral outbreak comes at a time when hundreds of millions of Chinese nationals within and outside China travel for the Lunar New Year holiday on 25 January, increasing concerns of the virus spreading; multiple cities in mainland China, as well as Hong Kong and Macau, have canceled public Lunar New Year celebrations. On 27 January the government announced the extension of Lunar New Year holidays – which were previously scheduled to end on 30 January – until 2 February in an effort to stem the spread of the virus.



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AIG Travel global security services

For operational support, including secure transportation, meet-and-greet services and close protection, please contact our global security team at aigtsoc@aig.com.

OUTLOOK AND FORECAST

A continued spread of the illness remains possible despite the implementation of health screenings in China and elsewhere. Confirmed infections in China and abroad continue to be reported on a daily basis. Sharp increases in infection rates will be possible amid the Lunar New Year holiday, which is generally associated with large amounts of travel and short-term vacations. Associated travel disruptions will be possible in China and at foreign ports of entry in the coming days. Such disruptions are likely to intensify if the WHO upgrades its stance to a Global Health Emergency in the coming days.

POTENTIAL RISKS

- Closure of roads leading away from Wuhan city and other affected cities in Hubei province.
- Additional suspensions of public transportation operations.
- Mandatory quarantines of those believed to be exposed to the illness.
- Increased health inspection checkpoints and delays at public transportation centers in China and abroad.

RECOMMENDATIONS

- For operational support, including secure transportation, meet-and-greet services and close protection, please contact AIG Travel at aigtsoc@aig.com.
- Travelers should closely monitor the latest developments, as the situation remains fluid.
- Individuals are advised to adhere to all national and international public health directives.
- Travelers are advised to register their presence with their local consulate or embassy, as some foreign governments are facilitating evacuations in coming days.
- Travelers who have transited through China – particularly Wuhan – should expect enhanced screening measures upon arrival at airports and other transportation hubs, including potential quarantine if exhibiting symptoms of the virus.

- Travelers are advised to avoid nonessential travel to Wuhan and other cities currently subject to travel restrictions imposed by the Chinese government.
- Travelers exhibiting symptoms of the virus are advised to seek immediate medical attention.
- Individuals in regions subject to lockdown should stockpile all necessary supplies, including medications.

STATUS LEVEL DEFINITIONS

STAND-BY: AIG Travel recommends a Stand-By posture in response to recent developments. A Stand-By advisory level includes the close and consistent monitoring of developments due to the potential for overall conditions to deteriorate or change quickly.

PREPARE: AIG Travel recommends a Prepare posture in response to recent developments. The Prepare advisory level indicates that the situation may escalate and that precautionary measures – including planning for a possible departure from the location – should be implemented in the event of a significant deterioration in security conditions.

EVACUATE: AIG Travel has evaluated the situation as warranting an Evacuation from affected areas as noted in the advisory above. Contact should be established with security support personnel and preparations for a departure should be implemented. (Please note: The decision on payment of any specific security evacuation claim will be made by the Claims Office and will be based on the Terms and Conditions of the policy.)

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