

ADVISORY #23**CORONAVIRUS OUTBREAK IN 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 22 February 2020 AIG Travel maintains an Advisory status of Prepare for China due to continuing travel restrictions amid an ongoing outbreak of the COVID-19 coronavirus. At least 75,467 infections have been confirmed in China, with 2,236 associated deaths. The overwhelming majority of cases continue to be reported in mainland China, particularly in Hubei province, with approximately 1,308 additional cases reported outside of mainland China.

On 21 February Chinese authorities reported 888 new confirmed cases of the virus and 118 new deaths, with the majority of new cases stemming from Wuhan city and the greater Hubei province. While the daily number of new infections in mainland China has declined noticeably in recent days, it is unclear if the outbreak has peaked. Sources indicate that business operations have been permitted to resume – albeit with continued restrictions to prevent the spread of the virus – in major Chinese cities. In addition, there has been a resumption of subway service and intercity bus service in multiple cities, as well as the reopening of public areas, such as parks.

On 19 February the National Health Commission in China released new diagnostic criteria for COVID-19. Cases will now be classified under the categories of suspected cases and confirmed cases, whereby a case will be designated as confirmed if it stems from a positive result in a nucleic acid test. The new criteria standardize classification of cases nationwide. Within the last week, Hubei province had reported cases as confirmed with only with a clinical diagnosis, which led to a sharp increase in the number of confirmed cases in Hubei.

The approximately 60 million residents in Hubei province remain subject to severe limitations on movement due to the widespread closure of roads, airports and train stations. On 16 February Hubei officials imposed a ban on vehicle traffic. The ban applies to vehicles across the province, with exemptions for ambulances, police cars, vehicles conveying essential goods and other public service vehicles. Furthermore, officials stated that regular health inspections will be conducted on provincial residents, and companies will not be permitted to resume operations without governmental approval. In addition, four cities in Zhejiang province remain subject to lockdown measures. Travel continues to be particularly constrained in the vicinity of Wuhan, the epicenter of the outbreak.

Restrictions on residential communities are in place in multiple cities throughout the country to limit transmission of the virus. Officials in Beijing and Shanghai cities have introduced more stringent measures on residents and vehicles. In addition, individuals will be required to wear masks, and some nonessential community services have been suspended. Chengdu, Guangzhou, Hangzhou, Shenzhen and Tianjin cities have implemented similar measures. Hubei, Jiangxi and Liaoning are subject to province-wide directives. Additional preventative measures, such as temperature checks and access control, are likely in affected cities and provinces across the country. There is potential for increased prices and purchase restrictions at supermarkets amid reports of hoarding by some consumers. However, Chinese officials have warned that price gouging would be subject to penalties.

Locations where cases of the virus have been confirmed include Australia, Belgium, Cambodia, Canada, China, Egypt, Finland, France, Germany, Hong Kong, India, Iran, Israel, Italy, Japan, Lebanon, Macau, Malaysia, Nepal, the Philippines, Russia, Singapore, South Korea, Spain, Sri Lanka, Sweden, Taiwan, Thailand, the UAE, the UK, the US and Vietnam. Additional suspected cases of the disease continue to be under observation in other countries.

Numerous airlines have suspended or otherwise limited flight services to and from mainland China. Airlines that have curtailed or suspended service through February 2020 include Aeroflot, AirAsia, Air Canada, Austrian Airlines, British Airways, China Airlines, Eastar Jet, Ethiopian Airlines, Finnair, IndiGo, Lion Air, Mandarin Airlines, Myanmar Airways International, Royal Air Maroc, Swiss, Thai Airways, Thai Lion Air and Turkish Airlines.

Airlines that have either suspended or reduced service to various locations China through March 2020 include Air France, All Nippon Airways, Asiana Airlines, Cathay Dragon, Cathay Pacific, Cebu Pacific, El Al, Finnair, Hainan Airlines, HK Express, Japan Airlines, Jeju Air, Jetstar Japan, KLM, Korean Air, LOT Polish Airlines, Lufthansa, Peach Aviation, Philippine Airlines, Qantas Airways, SAS, Scoot, SilkAir, Singapore Airlines, SriLankan Airlines and Virgin Atlantic.

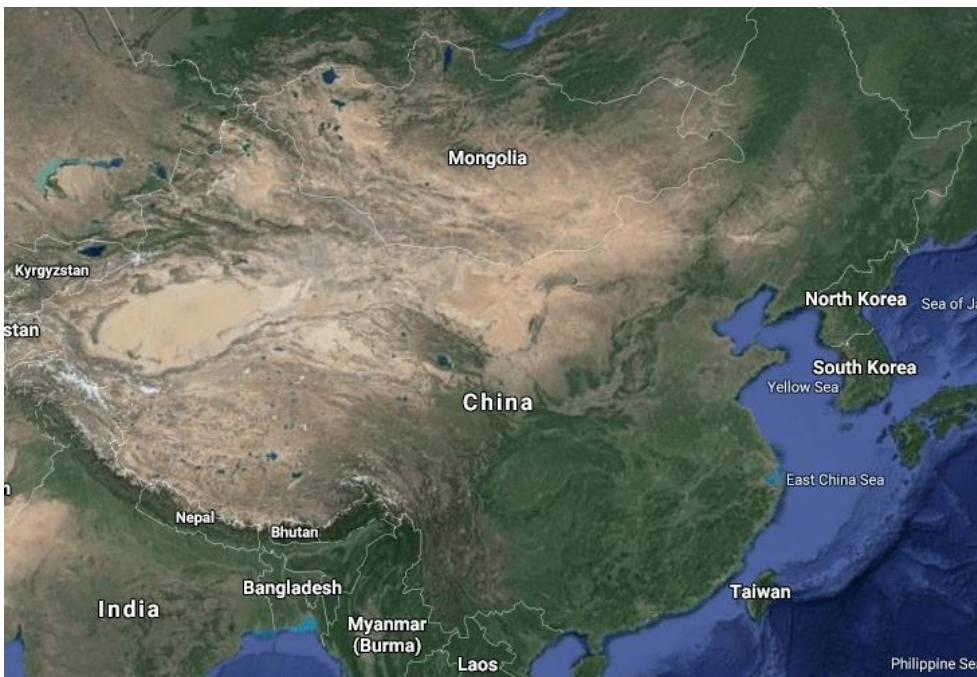
Airlines that have suspended or reduced service to various locations in China through April 2020 include American Airlines, British Airways, Delta Air Lines, Iberia and United Airlines. Air New Zealand has limited flights to China through May 2020. Air India has suspended flights to mainland China and Hong Kong through June 2020.

Airlines that have indefinitely suspended service to locations in China include Air Mauritius, Air Seoul, EgyptAir, Emirates, Etihad Airways, Jetstar Pacific, Kenya Airways, Neos, Oman Air, Pakistan International Airlines, Qatar Airways, RwandAir, Saudia, Scoot, Turkmenistan Airlines, Ukraine International Airlines, VietJet Air and Vietnam Airlines. Virgin Australia has permanently canceled its routes to Hong Kong from Melbourne and Sydney, Australia.

World Health Organization (WHO) officials have stated that it may take more than 18 months to develop a vaccine for the virus. In the meantime, the officials advise using precautionary measures, such as regular hand-washing, avoiding individuals who are coughing or sneezing and covering the nose and mouth with a tissue or elbow when coughing or sneezing. On 17 February WHO officials stated that data indicates that COVID-19 is less fatal than other coronaviruses, with at least 80 percent of patients developing mild forms of the virus. Severe disease – including shortness of breath and pneumonia – is recorded in approximately 14 percent of cases.

A number of foreign governments continue to implement health measures in an attempt to limit the spread of the outbreak. The majority of these measures include health inspections upon arrival from mainland China, with some countries imposing quarantines on individuals displaying symptoms of the virus. Additional restrictions are likely in the near term and may increase if the coronavirus outbreak continues to worsen.

Reported Cases		Associated Deaths	
Total Worldwide	China	Total Worldwide	China
76,775	75,467	2,248	2,236



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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. Associated travel disruptions will be possible in China and at foreign ports of entry in the coming days.

POTENTIAL RISKS

- Closure of roads beyond 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.
- Further cancellation of flights to or from China.

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 recently visited 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 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.
- Travelers are advised to contact their flight provider for itinerary-specific information.

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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