



## **Extension for COVID-19 under Travel Insurance in regards of Section 2 Medical and Emergency Travel Expenses, Section 3 Cancellation, Curtailment and Change of Itinerary and Section 8 Missed Departure within Europe**

Notwithstanding the Communicable Disease General exclusion noted in the **Policy**, the indemnity provided is automatically extended to cover you for **COVID-19** related claims unless the Foreign Office or Health Authority of Malta advise against travel or impose compulsory restriction or legal ban due to **COVID-19** to your travel destination.

### **Meaning of Words for the purposes of this endorsement**

#### **COVID-19**

A highly contagious respiratory disease caused by the SARS-CoV-2 virus including any mutations and variants thereof.

#### **Close Relatives**

Husband, wife, partner or any person who lives at the same address as you.

### **Section 2: Medical and Emergency Travel Expenses**

- Reasonable Medical and Emergency Travel expenses incurred abroad if **You, Your Travelling Companion** or any **Insured Person** are diagnosed with **COVID-19** during the **Insured Journey**.
- Reasonable additional emergency travel expenses due to the **Insured Persons** being hospitalized or confined to their accommodation due to mandatory quarantine for more than 24 hours. Cover also applies if the **Travelling Companion** has tested positive during the **Insured Journey**.

A limit of €10,000 per **Insured Person** applies under this Section under this **Endorsement**.

### **Section 3: Cancellation, Curtailment and Change of Itinerary**

- Cancellation, curtailment and change of Itinerary expenses if the **Insured Persons, Close Relatives, Travelling Companion** and persons hosting any **Insured Person** within their private dwelling, die, fall ill or are required to be in mandatory quarantine as advised by the competent authority due to **COVID-19**. Cover is applicable subject to any of the above persons having a positive **COVID-19** test certificate within the 24 hours prior to the departure of the **Insured Person**.

### **Section 8: Missed Departure**

- Missed Departure Cover or denial of boarding at departure or not being permitted to continue the **Insured Journey** as a result of a failed health screening test, failed **COVID-19** test, failed temperature check at the respective departure point. Subject that the **Insured Person** has complied with all the necessary travelling procedures as imposed by the competent authority from time to time.

**The following are conditions precedent to liability and are an integral part of this endorsement:**

- The **Policy** must be purchased at least 14 days before departure date.
- When purchasing the **Policy**, **You** and any **Insured Person** including **Close Relatives, Travelling Companion** and persons hosting any **Insured Person** within their private dwelling:
  - > must not be suffering from symptoms of **COVID-19**;
  - > have not received a positive **COVID-19** test result in the 14 days before purchasing the **Policy**;
  - > are not expecting a **COVID-19** test result.
- Before you book your **Insured Journey**, it is essential you check the entry requirements to any country you are visiting or will transit through and the entry requirements upon arrival.

**This endorsement does not provide cover in relation to the following:**

- If the **Insured Person** must go into mandatory quarantine due to a **COVID-19** positive case or cases occurring on the same plane, ship or bus on which the **Insured Person** is travelling. This limitation does not apply to the **Travelling Companion** of any **Insured Person**.
- If the competent authority in any country impose compulsory lockdowns, closure of any airport, any seaport or any border.