

Optional benefits related to SARS-CoV-2 (COVID-19)

Forming part of and subject to full terms of the insurance policy

If elected in the application, the pandemic exclusion is amended to include additional medical benefits to address **SARS-CoV-2 (COVID-19) Emergency Medical Coverage** due to **illness** and expenses related to **Travel, Meals and Accommodations** of the Insured during international medical travel.

SARS-CoV-2 Benefit Limit

Emergency Medical Coverage – Illness related to SARS-CoV-2 while in the destination country where the approved Medical Procedure/treatment was performed.	Limit of \$25,000, \$50,000, \$75,000 or \$100,000 As per the confirmation of coverage.
Travel, Meals and Accommodations as the result of a positive SARS-CoV-2 test or illness while in the approved destination country. Additional Travel expenses are limited to the same class of travel as originally booked. Additional expense related meals and accommodations are limited to \$250 USD/day.	\$5,000 Limit

If elected at application, a limit of \$25,000 COVID-19 benefit is included for all **Insured(s)** (including any **travel companions** for whom an application was made and as specified in the Confirmation of Cover). If higher limits were elected in the application, limits are only included if a **host country** requires the higher amount of coverage. The Insured was directed to check the country requirements before choosing the limit and advised that lower limits would apply otherwise, no matter what was chosen or was paid.

Insured Requirements/Exclusions

- Must provide evidence SARS-CoV-2 (COVID-19) test within 96 hours of departure from **home country**. Negative results must be presented at time of claim.
- **Insured** to follow ALL protocols, laws, directives, curfews as provided by **host country**.
- If at any time before travel there is the wide availability of an inoculation or vaccine to protect against SARS-CoV-2 and its mutations, the **Insured** must receive such vaccine before departure.

SARS-CoV-2 (COVID-19) Benefit does not provide any of the following:

- Expenses relating to **travel delay** or **travel cancellation** of outbound travel.
- Any expenses incurred in the **Insured's** country of residency and/or citizenship relating to any claim caused by or resulting from SARS-CoV-2 (COVID-19).
- Expenses related to testing or quarantine requirements when a positive COVID diagnosis is not present.