

Soter World Services (Guernsey) Trust



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

Forming part of and subject to full terms of the insurance policy held under the terms of the Trust for the benefit of participants.

If elected at enrolment, the pandemic exclusion is amended to include additional medical benefits to address SARS-CoV-2 (COVID-19) exposures of the Trust Participant during international medical travel activities.

SARS-CoV-2 Benefit Limit: **USD \$25,000 - \$100,000**

Additional Benefits – Not Subject To The Maximum Sum Limit Chosen By Participant

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|---|---------------|----------|----------|-----------|
| Emergency Medical Coverage – Illness related to SARS-CoV-2 | \$25,000 | \$50,000 | \$75,000 | \$100,000 |
| Travel, Meals and Accommodations – Additional expense related to SARS-CoV-2 Limited to \$250 USD/day | \$5,000 Limit | | | |

If elected at enrolment, a minimum \$25,000 COVID-19 benefit is included for all **Trust Participant(s)** (including any enrolled **travel companions**). If higher limits were elected at enrolment, limits are only included if a host country requires the higher amount of coverage. Enrolee 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.

Trust Participant 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.
- **Trust Participant** 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 **Trust Participant** 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 **Trust Participant's** country of residency and/or citizenship relating to any claim caused by or resulting from SARS-CoV-2 (COVID-19).