

## 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.

<b>Additional Benefits Related to Sars-Cov-2 (Covid-19) – Separate Benefit Limits Apply – Not Subject to Maximum Sum Limit Chosen</b>	
Applicable to the medical tourist and the <b>travel companion</b> if <b>travel companion</b> coverage was elected at application	
	<b>Option 1</b>
<b>Emergency Medical Coverage – Illness</b> related to SARS-CoV-2 (COVID-19) while in the destination country where the <b>Medical Procedure/treatment</b> was performed.	\$25,000
<b>Travel, Meals and Accommodations</b> – as the result of a positive SARS-CoV-2 test or <b>illness</b> while in the disclosed destination country. Additional Travel expenses are limited to the same class of travel as originally booked. Additional expenses related meals and accommodations are limited to \$250 USD/day.	\$5,000 (limited to \$250 per day)

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).

### Insured Requirements/Exclusions

- A SARS-CoV-2 (COVID-19) must be initially diagnosed after the insurance departure/effective date.
- **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.