

Endorsement attaching to and forming part of Travel Policy Ref: TRV POL 01.05.18 issued by MAPFRE Middlesea p.l.c

General exclusion for pandemics

This insurance excludes loss, damage, cost or expense caused by, resulting from, arising out of or related to, either directly or indirectly, or any action taken to hinder, defend against or respond to any **Pandemic** or fear or threat of a **Pandemic**.

This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the loss, damage, cost or expense, and regardless whether or not there is any declaration of an outbreak of a **Pandemic** by the WHO or any authorised national or international body or legal jurisdiction.

*For the purpose of this exclusion, a **Pandemic** shall be defined as a widespread outbreak of a human infectious disease, i.e. a human-to-human spread of a virus into at least three countries on two different continents.*

COVID-19 Extension

Notwithstanding 'General Exclusion for pandemics' included under this **Policy**, it is hereby declared and agreed that this **policy** is extended as follows:

Section 1 – Cancellation and Abandonment

Cover under this Section is extended to include:

- A. 1. Cancellation expenses if **you** or **your travelling companion** or **your close relative(s)** or persons hosting the **insured persons**, die, fall ill, must quarantine or is forced to self-isolate due to **COVID-19**. Cover is applicable subject to any of the above persons having a positive **COVID-19** test result confirmed within 14 days of the departure date of the **insured persons** from **Malta**.
2. Cancellation expenses if **you** or **your travelling companion** are denied departure from **Malta** because **you** are showing symptoms for **COVID-19**, subject to:
- Your** transport or accommodation provider not reimbursing **you** or offering alternative dates; and
 - Written evidence from **your** transport provider that **you** or **your travelling companion** have been denied boarding due to potential **COVID-19** infection; and
 - A positive **COVID-19** test result being confirmed within the 24 hours after being denied boarding or not permitted to continue the **trip**, at **your** expense.
- B. 1. Reasonable additional charges for accommodation and additional travel expenses if any of the **insured persons** are hospitalised, forced to self-isolate or confined to their accommodation in quarantine and the **trip** has to be abandoned.
2. Reasonable additional charges for accommodation and additional travel expenses which are necessary to get **you** home, if **you** are unable to use **your** return ticket, following denial of boarding at departure or not being permitted to continue the **trip** due to the **insured persons** testing positive or showing symptoms for **COVID-19**, subject to:
- Your** transport or accommodation provider not reimbursing **you** or offering alternative dates; and
 - Written evidence from **your** transport provider that **you** or **your travelling companion** have been denied boarding due to potential **COVID-19** infection; and
 - A positive **COVID-19** test result being confirmed within the 24 hours after being denied boarding or not permitted to continue the **trip**, at **your** expense.

Section 2 – Emergency Medical and Associated Expenses and Hospital Benefit

Cover under this Section is extended to include:

- a. any emergency medical expenses (including rescue services to take **you** to the hospital) incurred due to **COVID-19**. Such cover will also be extended for the Hospital Benefit during the in-patient stay due to **COVID-19**;
- b. The cost of returning **your** body to your **home** or the cost of burial or cremation in the country abroad where death occurred.

Cover for **COVID-19** under Section 1 and Section 2 are subject to:

- a. the Section limits stated in your **policy schedule**; and
- b. cover cannot be purchased when **you** or **your travelling companion** or **your close relative(s)** and persons hosting the **insured persons**, have symptoms, test positive or are waiting for a test result for **COVID-19**.

Furthermore, cover under Section 1 – Cancellation and Abandonment item A. b. vii in **your policy**, is deemed to be deleted and have no effect whatsoever, and no cover will apply if the quarantine is the result of any government law or regulation and as a result, **Malta** or the country **you** are visiting is put on lockdown and/or a travel ban is imposed due to **COVID-19** and/or any other declared **pandemic/epidemic**.

In addition, no cover will apply if the entire ship, plane or bus in which **you** are travelling is put under quarantine, unless **you** are **COVID-19** positive.

*For the purpose of this cover **COVID-19** shall mean: “the virus officially known as ‘severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)’ and/or any related illness including Coronavirus Disease and/or any mutation or variation of SARS-CoV-2 however caused.”*

Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

Dated 12th November 2020



OLIVIA DARMANIN
CHIEF OFFICER – TECHNICAL

for and on behalf of MAPFRE Middlesea p.l.c.