

**EXTENSION ENDORSEMENT ATTACHING  
TO AND FORMING PART OF TRAVELCARE PLUS  
APPLICABLE ONLY WHERE COVID-19 COVER IS SELECTED  
AS DETAILED IN THE SCHEDULE**

It is hereby noted and agreed that subject to the Insured having paid or agreed to pay the additional premium, the policy is extended to include cover for COVID-19\* under Medical expenses and cancellation of trip covers

**COVID-19\*** : a mild to severe respiratory illness that is caused by a corona virus (*Severe acute respiratory syndrome coronavirus 2* of the genus *Betacoronavirus*), excluding any mutation and or variation of SARS-COV-2

**A-Medical Expenses**

**A. 1 Cover provided**

In the event of confirmed infection with COVID-19 that occurs during the trip, or during the test (Polymerase Chain Reaction test-(**PCR**)) conducted at the country of arrival airport, the insurer will pay the cost of:

- a) compulsory approved government hospitalisation for a maximum duration of fourteen (14) days subject to the limit specified in para A.3;
- b) compulsory quarantine at a government approved hotel for a maximum duration of fourteen (14) days subject to a maximum of USD 100 per day;
- c) Medical treatment for a maximum duration of fourteen (14) days subject to the limit specified in para A.3.

Provided that the insured person took a PCR test not more than seventy-two (72) hours before travelling and the result of the PCR test was negative.

**A.2 Exclusions**

- a) Home quarantine
- b) Self-isolation

**A.3 Limit and Excess**

The insurer will take up the cost of COVID-19 treatment abroad up to a limit of USD 10,000/- under Emerald Plan and Usd.20,000/- under Diamond Plan

**The excess to be paid by the insured person shall be USD.100/-**

**B-Trip cancellation**

**B.1 Cover provided**

The insurer will pay for cancellation of the trip if:

- a) The insured is diagnosed with COVID-19 within fourteen days or less prior to the departure date.
- b) The insured person is advised by a registered doctor to be on compulsory quarantine and the planned trip is within the quarantine period.
- c) After the trip booking the government of the country of departure or the country of arrival issued a travel ban / advised against all (but essential) travel to the intended destination.

**B.2 Exclusions**

**Section B.1.c won't be applicable if**

- a) the insured fails to provide an official government memorandum advising against travel to the intended destination

b) the travel insurance policy was purchased after the Travel ban

**B.3 Limit and excess**

The insurer will take up the cost of cancellation due to covid-19 as stated above up to the limit of Usd.2,500/-

The excess to be paid by the insured person shall be USD.50/-

**All other terms, exceptions, limitations, exclusions and conditions of the policy remain unchanged.**