

IMPORTANT INFORMATION ABOUT CORONAVIRUS (COVID-19)

Full details of what is covered and what is not covered, including any conditions or limits of cover, can be found in the policy wording. Please ensure you read your policy wording and your policy schedule to ensure that the cover we are able to offer meets your requirements.

You will notice that some words below are in ***bold italics***. These words are defined in the definitions section of the policy wording.

This Travel Insurance ***policy*** will provide cover under the following sections for Coronavirus.

BEFORE YOU TRAVEL

Trip Cancellation

- a) if ***you*** or ***your travel companion*** receive a diagnosis of COVID-19 before the start of ***your trip***; which is disabling enough to make ***you*** cancel ***your trip***.
- b) if a ***family member*** who is not travelling with ***you*** receives a diagnosis of COVID-19 before the start of ***your trip*** which is considered as life threatening or requires hospitalisation.
- c) if ***you*** or a ***travelling companion*** is quarantined before ***your trip*** due to having been exposed to COVID-19 provided the quarantine is specific to ***you*** or a ***travelling companion***.

A Cover4 Insurance policy will not cover you for Trip Cancellation due to a change in travel advice from the Foreign, Commonwealth & Development office.

WHILE YOU ARE TRAVELLING

Trip Interruption

- a) if ***you*** or a ***travelling companion*** receive a diagnosis of COVID-19, which is disabling enough to make ***you*** interrupt ***your trip***.
- b) A ***family member*** who is not travelling with ***you*** receives a diagnosis of COVID-19 which is considered as life threatening or requires hospitalisation.
- c) if ***you*** or a ***travelling companion*** is quarantined during ***your trip*** due to having been exposed to COVID-19 provided the quarantine is specific to ***you*** or a ***travelling companion***.

Travel Delay & Missed Departure

- a) if ***you*** or a ***travelling companion*** is denied boarding based on a suspicion that ***you*** have COVID-19.
- b) if ***you*** or a ***travelling companion*** is quarantined during ***your trip*** due to having been exposed to COVID-19 provided the quarantine is specific to ***you*** or a ***travelling companion***.

Emergency Medical Cover Abroad

- a) If ***you*** require emergency medical care whilst on ***your trip*** following a diagnosis of COVID-19.

Emergency Transportation

- a) If ***you*** require emergency transport to the nearest appropriate medical facility following a diagnosis of COVID-19 on ***your trip***.
- b) If ***you*** require medical repatriation to ***your*** home following a diagnosis of COVID-19 on ***your*** trip.

Optional Student Study Abroad Cover

- a) if ***you*** receive a diagnosis of COVID-19 before the start of ***your trip***; which is disabling enough to make ***you*** cancel ***your trip***.
- b) if ***you*** receive a diagnosis of COVID-19, which is disabling enough to make ***you*** interrupt ***your trip***.
- c) A ***family member*** who is not travelling with ***you*** receives a diagnosis of COVID-19 which is considered as life threatening or requires hospitalisation.

Optional Sports Cover

- a) If ***you*** or a ***travelling companion*** or a ***family member*** who is participating in the activity receive a diagnosis of COVID-19 which is disabling enough to make a reasonable person not participate in the activity.

This policy will not cover you for Trip Interruption, Emergency Medical Cover Abroad, Emergency Transportation or (if shown on your policy schedule) Optional Student Study Abroad Cover; if you choose to travel against the advice of the government in your country of residence or against local authority advice at your trip destination.

In all cases you will be required to provide official documentary evidence, as detailed in the policy wording.