



Accident & Health International Underwriting Pty Ltd

This is an Endorsement attaching to and forming part of the Policy.

It is hereby declared and agreed the following Exclusion will not apply to the Policy Benefits listed below the Exclusion in respect of the conditions as detailed in each Benefit.

Exclusion:

No cover is provided for any claim in any way caused by or resulting from:

- a) coronavirus disease (COVID-19);
- b) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

The above Exclusion will not apply in full to each of the Benefits listed below but only to the extent specified and limited under that Benefit.

Benefits providing limited COVID-19 cover as specified in each of the following Benefits:

Additional and/or Forfeited Expenses

Whilst the Insured Person is on a Journey and is diagnosed as having contracted COVID-19 by a Medical Practitioner;

- a) We will cover additional or forfeited Travel and Accommodation Expenses incurred for that Insured Person as a result of them being diagnosed with COVID-19, and/or;
- b) We will cover additional or forfeited Travel Accommodation Expenses incurred if the Insured Person is required to immediately quarantine as a result of being diagnosed with COVID-19.

Whilst the Insured Person is on a Journey and an Insured Person's Relative has been diagnosed by a Medical Practitioner as having a life threatening prognosis as a result of contracting COVID-19, We will cover additional or forfeited Travel Accommodation Expenses incurred by the Insured Person it is necessary for the Insured Person to return to their Country of Domicile

Repatriation of Mortal Remains/Funeral Benefit

Whilst the Insured Person is on a Journey and dies as a result of contracting COVID-19, We will cover the Repatriation of Mortal Remains or Funeral Benefit for that Insured Person.

Loss of Deposits and Cancellation Expenses

If before the Journey commences the Insured Person is diagnosed as having COVID-19, and,

- a) is certified by a Medical Practitioner as being not being fit to travel unable to travel, or
- b) must quarantine because they have been diagnosed as having contracted COVID-19;

We will cover Loss of Deposits and/or Cancellation Expenses incurred for that Insured Person as a result of them not being fit to travel or having to quarantine as a result of being diagnosed with COVID-19.

If before the Journey commences an Insured Person's Relative is diagnosed by a Medical Practitioner as having a life threatening prognosis as a result of contracting COVID-19, We will cover the Loss of Deposits and/or Cancellation Expenses incurred by the Insured Person as a result of the Insured Person having to remain with that Relative.



Additional Exclusions applicable to all the above Benefits

- No cover is provided under any of the above Benefits where a domestic or international border is closed or subsequently closes prior to the commencement of the Insured Person Journey.
- No cover is provided under any of the above Benefits where there is a requirement for the Insured Person to mandatorily quarantine before or after crossing a domestic or international border.
- No cover is provided under any of the above Benefits where the Insured Person did not follow the advice issued by the government of the Insured Persons Country of Domicile declaring that travellers do not undertake any travel to a country or region.
- No cover is provided under any of the above Benefits where the Insured Person did not comply with the entry permit requirements of a country or region.

All other terms, conditions and exclusions of this Policy remain unaltered.

Insurer:

Tokio Marine & Nichido Fire Insurance Co., Ltd,
ABN 80 000 438 291 AFS Licence No.246548
Level 3, 1 Chifley Square,
SYDNEY NSW 2000