

Important, Covid-19 Update (1st January 2022)

GOOD NEWS...

The endorsement below has now replaced the previous Covid Endorsements applied to the Policy Sections 2 and 3 within the Policy Wording.

However you should note the following **ADDITIONAL EXCLUSIONS APPLICABLE TO THE COVID-19 EXTENSION**
In order to validate the specific cover detailed below.

For further information please call our office on 01483 237827.

2. COVID-19 EXTENSION

COVID-19 COVER UNDER SECTION 1, MEDICAL AND ADDITIONAL EXPENSES

Solely in respect of claims resulting directly or indirectly from **COVID-19**, the Underwriters' liability under Section 1, Medical and Additional Expenses, is reduced to the following: -

The Underwriters will pay up to GBP250,000 each **Insured Person** for the following expenses should they contract, or are thought to have contracted Coronavirus during the Operative Time: -

1. Normal and necessary expenses incurred outside the **United Kingdom** for medical or surgical treatment including specialists' fees, hospital, nursing home and nursing attendance charges, surgical and medical requisites and ambulance charges.
2. Expenses incurred for the provision of a return journey to the **United Kingdom**, if the original booking cannot be used or amended or the provision of such transport is not available free of charge.
3. Reasonable expenses incurred in transporting the remains or ashes of the **Insured Person** to their former place of residence in the **United Kingdom** or reasonable funeral expenses incurred abroad.

The General Exclusions and the Exclusions and Special Conditions listed under Section 1, Medical and Additional Expenses continue to apply.

COVID-19 COVER UNDER SECTION 2, CANCELLATION

If a PCR test confirms that the **Insured Person** has contracted **COVID-19** within 7 days of the commencement of the insured trip, the Underwriters will pay up to the **Sum Insured** each **Insured Person** for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions should the trip be cancelled during the Operative Time.

The General Exclusions and the Exclusions and Special Conditions listed under Section 2, Cancellation and Curtailment, continue to apply.

ADDITIONAL EXCLUSIONS APPLICABLE TO THE COVID-19 EXTENSION

1. The Underwriters will not be liable for:
 - a) Any claims where the **Insured Person** has not been double-vaccinated in accordance with the recommendations of the Government of Great Britain and Northern Ireland, or granted a medical exemption.
 - b) Cancellation due to **COVID-19** where the Date of Issue of this Insurance is less than 10 days prior to the departure date of the insured trip.
 - c) Any claims for **Curtailment**.

SECTIONS 3 TO 12

This Insurance does not cover any claim in any way caused by or resulting from **COVID-19** or any fear or threat of **COVID19**.

ADDITIONAL DEFINITION

Throughout this Insurance, **COVID-19** will mean coronavirus disease, severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation of SARS-CoV-2.

3. The following additional Exclusion is applicable to Section 2, Cancellation and Curtailment: -

The Underwriters will not be liable for any costs or expenses claimable under the Package Travel and Linked Travel Arrangements Regulations 2018, ATOL Regulations or Section 75 of the Consumer Credit Act.