

Section R – COVID-19 Cover Extension

This Section operates only if you have paid the appropriate additional premium and this is shown in the policy schedule.

Solely in respect of the insurance granted under Section R, General Exclusion 10 on page 20 under the Section 'General Exclusions which apply to the whole policy' will not be applicable.

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 'COVID-19' (previously known as '2019 novel coronavirus') disease and/or any mutant derivatives or variations thereof however caused."*

Cancellation Charges

Refund of your deposit (if it is not recoverable) and any other amount which you legally have to pay in respect of unused travel and accommodation, concert and sports tickets and holiday tours and excursions (before any occurrence that leads to a claim) if it is necessary for you to cancel your journey or holiday due to any of the following happening after the date the Policy is issued:

1. You or your travelling companion are hospitalised for COVID-19 up to 28 days before the starting date of your trip.
2. You or your travelling companion have tested positive for COVID-19 up to 14 days before your trip and have to be on mandatory quarantine.
3. You or your travelling companion show symptoms of COVID-19 at the point of departure of your trip and are denied boarding. This is subject to the following:
 - a. Your transport or accommodation provider not reimbursing you or offering alternative dates; and
 - b. Written evidence from your transport provider that you or your travelling companion have been denied boarding due to potential COVID-19 infection; and
 - c. A positive COVID-19 test being taken within 24 hours of this denial at your expense.

Limit of amount payable

Age group	Up to 69 years			Age 70 to 75 years	Age 76 to 80 years
Level of cover	<i>Basic</i>	<i>Standard</i>	<i>Executive</i>	<i>Basic, Standard & Executive</i>	Not applicable
Geographical area	Area 1, 2 or 3			Area 1 or 2 only	
Amount payable for each insured person	€1,200	€5,500	€7,500	€1,200	

Special Conditions

At the time of applying for insurance the Insured must not be aware of any reason why the proposed holiday or journey should be cancelled. You must also obtain confirmation from a medical practitioner or any other competent authority that it is necessary for you to cancel your holiday.

You must notify your travel agent immediately once you are aware of any reason that prevents you from travelling and obtain written confirmation from the travel agent confirming any refunds due to you.

What is not covered

Exclusions are listed on pages 10 & 11 after Section G.

Additional Travel and Accommodation Expenses

Reasonable additional charges for accommodation if it is necessary for you to stay beyond the intended return date, and additional travel expenses which are necessary to get you home if you cannot use your return ticket if:

1. Due to COVID-19, you or your travelling companion are forced to quarantine or self-isolate whilst on your trip, or
2. You or your travelling companion show symptoms of COVID-19 at the point of international departure for your return trip and are denied boarding. This is subject to the following:
 - a. Your transport or accommodation provider not reimbursing you or offering alternative dates;
 - b. Written evidence from your transport provider that you or your travelling companion have been denied boarding due to potential COVID-19 infection;
 - c. A positive COVID-19 test being taken within 24 hours of this denial at your expense.

Limit of amount payable

Age group	Up to 69 years	Age 70 to 75 years	Age 76 to 80 years
Level of cover	<i>Basic, Standard & Executive</i>	<i>Basic, Standard & Executive</i>	Not applicable
Geographical area	Area 1, 2 or 3	Area 1 or 2 only	
Amount payable for each insured person	Costs for reasonable accommodation up to €50 for every complete 24 hour period up to a total of €700, and €300 in respect of additional costs for your return transportation to Malta.	Costs for reasonable accommodation up to €50 for every complete 24 hour period up to a total of €700, and €300 in respect of additional costs for your return transportation to Malta.	

What is not covered

Exclusions are listed on pages 10 & 11 after Section G.

Emergency Medical and Associated Expenses

Expenses itemised below if you contract COVID-19 whilst on your trip during the period of insurance:

1. Emergency medical treatment (including rescue services to take you to hospital).
2. The cost of returning your body to your home address in Malta or the cost of burial or cremation in the country abroad where death occurred.

Limit of amount payable

Age group	Up to 69 years			Age 70 to 75 years	Age 76 to 80 years
Level of cover	<i>Basic</i>	<i>Standard</i>	<i>Executive</i>	<i>Basic, Standard & Executive</i>	Not applicable
Geographical area	Area 1, 2 or 3			Area 1 or 2 only	
Amount payable for each insured person	€25,000	€200,000	€1,000,000	€25,000	

What is not covered

Exclusions are listed on pages 10 & 11 after Section G.