

Date:

RE: ENDORSEMENT TO YOUR TRAVEL INSURANCE POLICY

Kindly note that this serves as formal written notification by Us, the underwriters of the Hollard Travel Insurance Product, that amendments have been made to your terms and conditions of cover as per the below.

This endorsement changes the policy. Please read it carefully.

Effective Date: All trips with a departure on/after the date of this endorsement.

Sections Affected:

Meaning of Words:

New definition:

- Infectious or contagious disease: Means any disease transmitted from an infected person, animal or species to another person, animal or species by any means when the World Health Organisation (WHO) declares the outbreak a Public Health Emergency of International Concern (PHEIC).

Section 1: Overseas Medical - What we cover:

a) Inpatient and Outpatient treatment related to Your unexpected Illness, Injury or death; Changed to:

- a) Inpatient and Outpatient treatment related to Your unexpected Illness, Injury or death not relating to an infectious or contagious disease;

Section 1: Overseas Medical, Section 1- What we cover:

New point to be included:

- e) Inpatient treatment or the cost of 3 star accommodation due to your compulsory medical quarantine when you test positive for an infectious or contagious disease whilst on your trip, where You have declared your pre-existing medical conditions to Us, and we have agreed to provide cover in writing to You for any claim relating to an infectious or contagious disease. Cover is provided for Comprehensive and Premier policies only.

Section 1: Overseas Medical, Section 1- Your responsibilities:

New point to be included:

- b) You must provide us with a copy of the Covid19 test performed by a medical

practitioner whilst on your trip, and a letter from the medical practitioner confirming whether you require inpatient treatment or compulsory medical quarantine.

Section 1: Overseas Medical, Section 1- What we do not cover:

New points to be included:

- t) The cost of any investigatory treatment where you do not have a positive result/test.
- u) Additional travel and accommodation where you do not give us letter from your medical practitioner immediately when you test positive.
- v) Cost incurred for self-quarantine - Being the usual travel protocol to certain countries
- w) Any claim relating to an infectious or contagious disease when you purchased a Senior policy.

Persons Excluded:

We shall not provide cover for persons having

- a) Obesity, defined as a body mass index (BMI) of 30 or above, increases your risk of severe illness from COVID-19.
- b) If your BMI is 30 or above and you have a history of Diabetes (Type 1 and Type II), Hypertension, Hypercholesterolemia, you will not be covered for any claims related to Covid19 or complications related to Covid 19

All terms, conditions and exclusions (except where these are amended under this extension) continue to apply as per the Policy Wording. You must read this extension in conjunction with the Policy Wording.



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Authorised Signature