

LAFERLA TRAVEL INSURANCE – MUT MEMBERS - COVID COVER EXTENSION TERMS AND CONDITIONS

Notwithstanding 'General Exclusion for pandemics' included under this **Policy**, it is hereby declared and agreed that this **policy** is extended as follows:

Section 1 – Cancellation and Abandonment

Cover under this Section is extended to include:

- A. Cancellation expenses if **you** or **your travelling companion** or **your close relative(s)** or persons showing the **insured persons**, die, fall ill, must quarantine or is forced to self-isolate due to **COVID-19**. Cover is applicable subject to any of the above persons having a positive **COVID-19** test within 14 days of the departure date of the **insured persons**.
- B. Abandonment/additional travel expenses due to the **insured persons** being hospitalized, forced to self-isolate or confined to their accommodation due to quarantine for more than 24 hours. Cover also applies if a **travelling companion** has tested positive during the trip.
- C. 1. Reasonable additional charges for accommodation following denial of boarding at departure or not being permitted to continue the trip due to the insured persons testing positive or showing symptoms for COVID-19 and/or
 2. Additional travel expenses which are necessary to get you home if you are unable to use your return ticket subject to:
 - o **Your** transport or accommodation provider not reimbursing **you** or offering alternative dates;
 - o Written evidence from **your** transport provider that **you** or **your travelling companion** have been denied boarding due to potential **COVID-19** infection; and
 - o A positive **COVID-19** test being taken within the 24 hours after being denied boarding or not permitted to continue the trip, at **your** expense.

As a consequence of the above, cover under policy section 1 – Cancellation and Abandonment item 7, is deemed to be deleted and have no effect whatsoever. Furthermore, no cover will apply if:

- a. Malta or the country **you** are visiting is put on lockdown and/or a travel ban is imposed due to COVID-19 and/or any other declared **pandemic/epidemic** and/or
- b. the entire ship, plane or bus in which **you** are travelling is put under quarantine, unless **you** are COVID-19 positive

Section 2 – Emergency Medical and Associated Expenses and Section 3 - Hospital Benefit

Cover under this Section is extended to include:

- a. any emergency medical expenses (including rescue services to take **you** to the hospital) incurred due to **COVID-**

19. Such cover will also be extended for the Hospital Benefit during the in-patient stay due to **COVID-19**;
- b. The cost of returning **your** body to your **home** or the cost of burial or cremation in the country abroad where death occurred.

Cover under this extension is subject to:

- a. the limits stated in the Schedule, applicable under the respective Sections;
- b. cover cannot be purchased when **you** or **your travelling companion** or **your close relative (s)** and persons hosting the **insured persons**, have symptoms, test positive or are waiting for a test result for COVID-19.
- c. the following specific exclusions:
1. if **you** or **your travelling companion** or the **insured persons** must quarantine due to a COVID-19 case on a plane, bus or ship (other than of yourself, your travelling companion or the insured persons);
 2. if quarantine is the result of any government law or regulation.

*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 Coronavirus Disease and/or any mutation or variation of SARS-CoV-2 however caused."*