



Coronavirus Extension

(Kindly note this is an optional extension as provided by the policy subject to an additional premium)

Section P – Coronavirus Extension for a specific Trip

- Only operative if the applicable premium is paid per **Insured Person per Trip** and inclusion of cover is issued;
- This extension is only available for **Trips** within Europe including Russia (west of the Ural Mountains), countries bordering the Mediterranean, the Azores, the Canary Islands, Madeira and Iceland.

Notwithstanding General Exclusion 13 – **Coronavirus**,

provided that:

- a) **Your Trip** is limited to Europe including Russia (west of Ural Mountains), countries bordering the Mediterranean, the Azores, the Canary Islands, Madeira and Iceland, and
- b) at the time when **You** purchased this Extension **You** were not already suffering from symptoms of **Coronavirus**, or the subject of a positive **Test** result dated within 21 days of the date of purchase, or awaiting a **Test** result; and
- c) at the time when **You** purchased this Extension **You** were not aware that any **Accompanying Person, Close Relative** or person **You** have arranged to stay with temporarily was suffering from symptoms of **Coronavirus**, or the subject of a positive **Test** result dated within 21 days of the date of purchase of this Extension, or awaiting a **Test** result;

then subject to the above provisos, Exclusion 13 does not apply solely to the following:

Section A - Cancellation or Abandonment Charges for specific covered events being:

- i. Cancellation following **Your** unforeseen death or illness or compulsory quarantine or that of any **Accompanying Person, of Your Close Relative** or of any person with whom **You** have arranged to reside temporarily. For the claim to be eligible **You** (or any of the above other persons) must have had a positive **Test** result for **Coronavirus** within 14 days of **Your** departure date or must have been hospitalised as a result of **Coronavirus** within 21 days of **Your** departure date.
- ii. **Abandonment** if after **You** have left **Home** to start **Your Trip**, **You** are
 - hospitalized as an inpatient; or
 - confined to **Your** accommodation due to quarantine on the orders of a **Medical Practitioner**, in either case for more than 24 hours.

In order for the claim to be eligible the **Insured Person** must have **Tested** positive for **Coronavirus** during the **Trip**. In the case of quarantine an **Insured Person** is still eligible if he or she is confined because his/her **Select Travel Companion** has **Tested** positive for **Coronavirus** during the **Trip**.

- c) **Abandonment** If at **Your** departure or arrival point on the outward leg, **You** and/or any **Select Travel Companion** are **Tested** and receive a positive result or show symptoms for **Coronavirus** following which such persons are not permitted to continue on the **Trip**.



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You will need to provide written evidence from **Your** transport provider that **You** and/or any **Select Travel Companion** have been denied boarding and to provide a positive result from a **Test** taken within 24 hours of **You** and/or any **Select Travel Companion** not being allowed to continue the **Trip**.

Section B - Emergency Medical and Additional Expenses

However, under **What is Covered** 4 & 5, cover is limited to where the **Insured Person** claiming has **Tested** positive for **Coronavirus** during the **Trip** or he/she is quarantined because a **Select Travel Companion** has **Tested** positive for **Coronavirus** during the **Trip**. In either case, **Atlas** will require written evidence of such positive **Test** and quarantine.

Section C - Hospital Benefit

Section I - Missed Departure for the following specific covered event:

You arrive at the departure point in time to board the **Public Transport** on which **You** are booked to travel but **You** miss **Your** booked transportation because **You** are unexpectedly delayed waiting for the **Test** results.

Extension of Period of Insurance

If any **Insured Person's** return to his/her **Country of Residence** is unavoidably delayed due to him or her either catching **Coronavirus** or being forced into quarantine due to **Coronavirus**, the **Period of Insurance** is automatically extended for the period of the delay up to a maximum of thirty days.

Important Note

1. Irrespective of the cover described above related to **Coronavirus**, all claims are excluded as a result of any instruction imposed on a community, geographical location or vessel by any government or public authority.
2. **We** will require written evidence of all the specific events mentioned above in order for **You** to be eligible to make a claim under **Your** policy.

Additional Definitions:

Select Travel Companion

shall mean a **Close Relative** who is travelling with **You** during the **Trip** and any other **Accompanying Person** with whom **You** are sharing accommodation during the **Trip**.

Test/Tested

shall mean a medically approved **Coronavirus** test. The cost of tests is not covered by this policy

Subject otherwise to the terms, conditions and exceptions of the policy.

Premiums applicable to this Extension:

Insured Persons aged 16 and over	- €10.00 per Insured person per Trip (excl. duty and Fee)
Insured Persons aged 2 to 15	- € 5.00 per Insured person per Trip (excl. duty and Fee)
Infants under 2	- Free cover when all the family has purchased this cover

Please always refer to the terms, conditions, limitations, exclusions and warranties of the policy. If you require a copy of the full policy wording, you may download this document from www.hsbc.com.mt or you may contact HSBC Bank Malta plc to request a copy.

You are reminded of your ongoing responsibility to advise us as your brokers of all material information relevant to underwriters' acceptance of the risk, which may be disclosed to your insurers without avoidable delay. Failure to do this could prejudice your coverage under this insurance. If you are unsure whether a matter requires disclosure please contact MIB on +356 2343 3234 immediately for advice. If you are unsure whether a matter requires disclosure please contact us immediately for advice.



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