

Covid-19 Endorsement

Applicable to Policies effected from 13 June 2022.

This Policy has been extended to cover You for some benefits in respect of claims relating directly to Covid-19 which otherwise would have been excluded as set out in the General Exclusions section of Your Policy after Covid-19 was declared a known event.

Note:

This Endorsement will attach to and form part this Policy and is subject to all terms and conditions of this Policy except as they are specifically modified by this Endorsement. To the extent that any term or condition in this Policy may be inconsistent with this Endorsement, the terms of this Endorsement shall prevail.

Eligibility

This Policy is extended to cover You for benefits listed in following sections arising from claims relating directly to Covid-19 and applies only to Insured Person:

1. under the age of 70 years; and
2. who must be Fully Vaccinated during the Period of Insurance

Coverage

There will not be any cover for claims directly or indirectly caused by or arising from Covid-19 for benefits other than those listed in the Covid-19 Benefits as stated below and subject to the terms and conditions in the Policy. You can only claim if Your claim is not excluded under General Exclusions or Additional Exclusions

We will not pay for any claims directly or indirectly arising from the following (applicable to Covid-19

Additional Exclusions

Benefits under Section 38 to 42 under this Endorsement):

1. You are travelling against the travel advisory issued by the Singapore government
2. You are travelling against a Medical Practitioner's advice or travelling with Covid-19 symptoms
3. Costs incurred in making changes to travel arrangements due to travel advisory or restrictions, Covid-19 prevention measures issued by Singapore government or overseas governments relating to epidemic or pandemic at your Overseas destination or Singapore, including but not limited to border closure, Quarantine order
4. Costs incurred for any medical test (including pre-departure/post-arrival tests), vaccination, Quarantine or isolation required by Singapore or overseas government, transport or accommodation provider, taken for the purpose of Trip Overseas.
5. Your failure to comply with the requirements and advice put in place by the Singapore and Overseas government, transport or accommodation provider relating to measures for minimising the risk and spread of Covid-19, including but not limited to pre-departure/post-arrival tests, Quarantine, isolation, and controlled itinerary
6. Pre-existing Condition and its complications, regardless of whether it is resulting from Covid-19 infection
7. Any circumstances You are aware before You purchased the Policy or booked the trip which could reasonably have been expected to lead to a claim on the Policy
8. You, Your Immediate Family Member living in the same household in Singapore, Your Travelling Companion is diagnosed (or suspected of being infected) with Covid-19 at the point of purchase of this Policy or booking of this Trip
9. One-way Trip Policy



General Definitions

For the purpose of this Covid-19 Endorsement:

	Term	Meaning
1.	Immediate Family Member	refers to Your spouse, Child, father, mother, father-in-law, mother-in-law, brother, sister, brother-in-law, sister-in-law, grandfather, grandmother, grandchild
2.	Fully Vaccinated	means two weeks (or such other prescribed duration post-vaccination for the vaccine to be fully effective) after receiving the full regimen of any of the Covid-19 vaccines under Singapore's national vaccination programme or the World Health Organisation Emergency Use Listing
3.	Quarantine	means a strict isolation or restriction on the movement of people imposed by government or relevant health authority in order to stop the spread of a communicable disease



Section 38: Overseas Medical Expenses; Emergency Medical Evacuation & Repatriation of Mortal Remains (due to Covid-19)

Overseas Medical Expenses

When we will pay

You can only claim for Overseas medical expenses if:

1. the expenses are incurred outside Singapore; and
2. the expenses are necessary because You are diagnosed with Covid-19 while on a Trip Overseas during the Period of Insurance

What we will pay

We will pay for

1. medical, surgical, X-ray, Hospital or nursing treatment given or prescribed by a Medical Practitioner; and
2. ambulance costs

What we will not pay

We will not pay for

1. for expenses recoverable from any medical or Hospital benefit fund or any other source; and
2. expenses excluded under General Exclusions; and
3. expenses incurred in Singapore or Your Home Country

Limits on what we will pay

We will pay for all Overseas medical expenses necessarily incurred up to the maximum amount as specified in the Policy Schedule or up to 45 days from the date You have been diagnosed with Covid-19, whichever occurs first.

Emergency Medical Evacuation

What service is provided

If You are diagnosed with Covid-19 while You are on a Trip Overseas other than Your Home Country and/or Usual Country of Residence during the Period of Insurance, We must be contacted at the Liberty Helpline to provide the following

assistance and services, subject to the limits under this section in the Policy Schedule and the Terms and Conditions:

1. Emergency Medical Evacuation

If You are diagnosed with Covid-19 and in a Serious Medical Condition, We will arrange and pay for the medically necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving You to the nearest Hospital where appropriate medical care is available (and which may not necessarily be in Singapore).

“**Serious Medical Condition**” means a condition which, in Our opinion, constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to Your immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of Your geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

2. Repatriation

We will arrange and pay for the medically necessary expenses unavoidably incurred in returning You to Singapore following an emergency medical evacuation where You are evacuated to a place outside Your Home Country and/or Usual Country of Residence for in-Hospital treatment.

Please note that We reserve the right to decide:

- a) whether Your medical condition due to Covid-19 is sufficiently serious to warrant emergency medical evacuation; and
- b) the place to which You will be evacuated; and
- c) the means or method by which such evacuation and/or repatriation will be carried out having regard to all the assessed facts and circumstances which We are aware of at the relevant time



Limits on what we will pay

We will pay up to the maximum amount as specified in the Policy Schedule.

Repatriation of Mortal Remains

What service is provided

In the event of Your death while Overseas within thirty (30) days upon You being diagnosed with Covid-19 while You are on a Trip during the Period of Insurance, We must be contacted at the Liberty Helpline to arrange and pay all reasonable and unavoidable expenses for either:

1. transporting Your mortal remains from the place of death to Your Home Country or Usual Country of Residence; or
2. the cost of a local burial at the place of death as approved by Us

Limits on what we will pay

We will pay up to the maximum amount as specified in the Policy Schedule.

Section 39. Trip Cancellation (due to Covid-19)

When we will pay

You can claim for cancellation of travel and accommodation expenses or Your travel agent's cancellation fee if within seven (7) days before the Commencement Date:

1. You or Your Travelling Companion are diagnosed with Covid-19 and certified unfit to travel by Medical Practitioner or Your Immediate Family Member living in the same household in Singapore is diagnosed with Covid-19 by Medical Practitioner; or
2. You or Your Travelling Companion are suspected of being infected with Covid-19 and has been issued an order to be Quarantine or self-isolate by Singapore government health which coincides with the start date of Your Trip; and
3. You are legally liable for the expenses You are claiming for; and
4. You have already paid for these expenses; and
5. You have taken all possible steps to recover the expenses; and

6. You cannot recover these expenses from anyone else

What we will pay

We will pay for:

The non-refundable portion of travel costs paid in advance for Trip Cancellation

When we will not pay

We will not pay for the following if the Trip is cancelled because:

1. if You change Your mind about going on the Trip; or
2. the travel agent is negligent or at fault; or
3. of any immigration or government regulations; or
4. You are aware or ought to be aware of any circumstances which could lead to possible cancellation of the Trip prior to purchasing the Policy

Further, We will not pay for any loss or expenses should this insurance be purchased less than 3 days before the date of departure (date of departure inclusive)

Limits on what we will pay

1. The maximum amount We will pay under Section 39 – Trip Cancellation is specified in the Policy Schedule
2. The maximum aggregate limit that We will pay shall be limited to S\$1,000,000 per event or occurrence, regardless of the number of Insured Persons insured under BizTraveler

Section 40. Trip Curtailment (due to Covid-19)

When we will pay

You can claim if You have to curtail the Trip Overseas during the Period of Insurance to return to Singapore because:

1. You are unable to complete Your intended Trip while Your ticket or tour is still valid because You or Your Travelling Companion have been diagnosed with Covid-19 and a Medical Practitioner has certified in writing that You or Travelling Companion are unfit to continue the Trip; or



2. You have to return to Your home in Singapore because of the unexpected death, or sudden Serious Sickness due to Covid-19 of Immediate Family Member living in the same household in Singapore

What we will pay

We will pay for the pro-rata amount of the prepaid cost for each complete day of the planned Trip lost which is not recoverable from the travel agent or transport carrier.

We will also reimburse for any additional expenses of accommodation of up to a 3-star hotel class, land, sea, and air transportation charges equivalent to an economy class, administrative charges imposed by the airline, and/or travel agent incurred as a result of this trip curtailment.

When we will not pay

We will not pay for the following if the Trip is curtailed because:

1. You change Your mind about continuing the Trip; or
2. of the negligence or fault of the travel agent; or
3. You are aware or ought to be aware of any circumstances which could lead to possible curtailment of the Trip prior to embarking on the Trip

Limits on what we will pay

We will pay up to the maximum amount as specified in the Policy Schedule

You cannot claim under both Sections 40 and 41 in respect of the same event.

Section 41. Trip Disruption (due to Covid-19)

When we will pay

You can claim for disruption of the Trip if You or Your Travelling Companion is diagnosed with Covid-19 whilst Overseas and hospitalised in an Overseas Hospital for more than five (5) consecutive days.

What we will pay

We will pay for the pro-rata amount of the prepaid cost for each complete day of the planned Trip lost which is not recoverable from the travel agent or transport carrier.

We will also reimburse for any additional expenses of accommodation of up to a 3-star hotel class, land, sea, and air transportation charges equivalent to an economy class, administrative charges imposed by the airline, and/or travel agent incurred as a result of this trip disruption.

Limits on what we will pay

We will pay up to the maximum amount as specified in the Policy Schedule.

You cannot claim under both Sections 40 and 41 in respect of the same event.

Section 42. Overseas Quarantine Allowance (due to Covid-19)

When we will pay

We will pay when You are diagnosed with Covid-19 while on a Trip Overseas during the Period of Insurance and placed under Quarantine Overseas by the government or relevant health authority.

The Quarantine period must be within the Period of Insurance and each day of Quarantine shall be counted towards the total number of days of Quarantine, notwithstanding that such days may not run consecutively.

Written confirmation must be obtained from the government or relevant health authority on the nature and period of the Quarantine in order to substantiate Your claim.

What we will not pay

Quarantine or self-isolation orders the government or relevant health authority applied to all arriving passengers or passengers traveling through or from a particular country

What we will pay

We will pay a daily allowance for each complete day of Quarantine as certified by the government



or relevant health authority, up to a maximum amount as specified in the Policy Schedule.

