

**EXTENSION ENDORSEMENT ATTACHING
TO AND FORMING PART OF TRAVELCARE PLUS (Travel Outbound)
APPLICABLE ONLY WHERE COVID-19 COVER IS SELECTED
AS DETAILED IN THE SCHEDULE**

It is hereby noted and agreed that subject to the Insured having paid or agreed to pay the additional premium, the policy is extended to include cover for COVID-19* under Medical expenses and cancellation of trip covers **COVID-19*** : a mild to severe respiratory illness that is caused by a corona virus (*Severe acute respiratory syndrome coronavirus 2* of the genus *Betacoronavirus*), excluding any mutation and or variation of SARS-COV-2

A-Medical Expenses

A. 1 Cover provided

In the event of confirmed infection with COVID-19 that occurs during the trip, or during the test (Polymerase Chain Reaction test-("PCR")) conducted at the country of arrival airport, the insurer will pay the cost of:

- a) compulsory approved government hospitalisation for a maximum duration of fourteen (14) days subject to the limit specified in para A.3;
- b) compulsory quarantine at a government approved hotel for a maximum duration of fourteen (14) days subject to a maximum of USD 100 per day;
- c) Medical treatment for a maximum duration of fourteen (14) days subject to the limit specified in para A.3.

Provided that the insured person took a PCR test not more than seventy-two (72) hours before travelling and the result of the PCR test was negative.

A.2 Exclusions

- a) Home quarantine
- b) Self-isolation

A.3 Limit and Excess

The insurer will take up the cost of COVID-19 treatment abroad up to a limit of USD 50,000/- for Worldwide and Worldwide excluding USA& Canada plans.

The excess to be paid by the insured person shall be USD.100/-

B-Trip cancellation

B.1 Cover provided

The insurer will pay for cancellation of the trip if:

- a) The insured is diagnosed with COVID-19 within fourteen days or less prior to the departure date.
- b) The insured person is advised by a registered doctor to be on compulsory quarantine and the planned trip is within the quarantine period.
- c) After the trip booking the government of the country of departure or the country of arrival issued a travel ban / advised against all (but essential) travel to the intended destination.

B.2 Exclusions

Section B.1.c won't be applicable if

- a) the insured fails to provide an official government memorandum advising against travel to the intended destination
- b) the travel insurance policy was purchased after the Travel ban

B.3 Limit and excess

The insurer will take up the cost of cancellation due to covid-19 as stated above up to the limit of USD.2,500/-

The excess to be paid by the insured person shall be USD.50/-

All other terms, exceptions, limitations, exclusions and conditions of the policy remain unchanged.

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It is hereby noted and agreed that subject to the Insured having paid or agreed to pay the additional premium, the policy is extended to include cover for COVID-19* under Medical expenses and cancellation of trip covers

COVID-19* : a mild to severe respiratory illness that is caused by a corona virus (*Severe acute respiratory syndrome coronavirus 2* of the genus *Betacoronavirus*), excluding any mutation and or variation of SARS-COV-2

A-Medical Expenses

A. 1 Cover provided

In the event of confirmed infection with COVID-19 that occurs during the trip, or during the test (Polymerase Chain Reaction test- ("PCR")) conducted at the country of arrival airport, the insurer will pay the cost of:

- compulsory approved government hospitalisation for a maximum duration of fourteen (14) days subject to the limit specified in para A.3;
- compulsory quarantine at a government approved hotel for a maximum duration of fourteen (14) days subject to a maximum of OMR 15/- per day;
- Medical treatment for a maximum duration of fourteen (14) days subject to the limit specified in para A.3.

Provided that the insured person took a PCR test not more than seventy-two (72) hours before travelling and the result of the PCR test was negative.

A.2 Exclusions

- Home quarantine
- Self-isolation
- any mandatory medical test or examination required by the airlines, governmental entities, or airport authorities.
- if you have travelled against a governmental regulation or medical advice
- any non-medical charges incurred if your trip must be extended

A.3 Limit and Excess

The insurer will take up the cost of COVID-19 treatment in Oman up to a limit of OMR 5,500/- for treatment at the arrival country (Oman).

The excess to be paid by the insured person shall be OMR. 25/-

B-Trip cancellation

B.1 Cover provided

The insurer will pay for cancellation of the trip if:

- The insured is diagnosed with COVID-19 within fourteen days or less prior to the departure date.
- The insured person is advised by a registered doctor to be on compulsory quarantine and the planned trip is within the quarantine period.
- After the trip booking the government of the country of departure or the country of arrival issued a travel ban / advised against all (but essential) travel to the intended destination.

B.2 Exclusions

Section B.1.c won't be applicable if

- the insured fails to provide an official government memorandum advising against travel to the intended destination
- the travel insurance policy was purchased after the Travel ban
- any mandatory medical test or examination required by the airlines, governmental entities, or airport authorities.

B.3 Limit and excess

The insurer will take up the cost of cancellation due to covid-19 as stated above up to the limit of OMR.150/-

The excess to be paid by the insured person shall be OMR.15/-

All other terms, exceptions, limitations, exclusions and conditions of the policy remain unchanged.