



**LAFERLA**

INSURANCE AGENCY LIMITED  
P.O. BOX 347, Valletta VLT 1000  
Tel. No.: 21224405, 21242750

### **COVID-19 Extension**

Notwithstanding 'General Exclusion for pandemics' included under this **Policy**, it is hereby declared and agreed that subject to the **Insured** paying the additional **premium** of (€15.00 multiplied by the number of persons going on the same trip), cover for the **trip** commencing on (departure date) is extended as follows:

### **Section 1 – Cancellation and Abandonment**

Cover under this Section is extended to include:

- Cancellation expenses if **you** or **your travelling companion** or **your close relative(s)** or persons hosting the **insured persons**, die, fall ill or must quarantine 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 of the **insured persons**.
- Abandonment/additional travel expenses due to the **insured persons** being hospitalized 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.
- 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**, subject to:
  - **Your** transport or accommodation provider not reimbursing **you** or offering alternative dates;
  - Written evidence from **your** transport provider that **you** or **your travelling companion** have been denied boarding due to potential **COVID-19** infection; and
  - 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 a 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 Hospital Benefit**

Cover under this Section is extended to include:

- c. 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**;



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- d. 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:

- e. the limits stated in the Schedule, applicable under the respective Sections;
- f. the following additional conditions:
  - a. Cover must not be purchased in the 14 days prior to departure;
  - 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.
- g. The following specific exclusions:
  - a. 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);
  - b. 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."*