

COVID-19/ CORONAVIRUS DISEASE ENDORSEMENT

Per person

Per Event

Benefit Limits/ Sub-limits

Self-Isolation Due to Contracting COVID-19 Whilst Overseas Limit

\$150 per day for maximum 7 days, if caught covid whilst overseas

Loss of Deposits, Cancellation and Curtailment Sub-limits

Loss of Deposits: \$3,000^

Cancellation and Curtailment: \$3,000^

COVID-19 Coverage

Self-Isolation Due to Contracting COVID-19 Whilst Overseas

You are covered up to the amount shown in the COVID-19 endorsement in the event **You** are ordered into mandatory quarantine by the government or public health authority of a foreign country because **You** have contracted COVID-19.

Loss of Deposits, Amendments, Cancellation and Curtailment

You are covered up to the amount shown in the COVID-19 endorsement in the event **You** must rearrange or amend your trip prior to commencement, or **Your** trip is necessarily and unavoidably cancelled prior to commencement or curtailed prior to completion because:

1. After **You** purchase this insurance, **You** contract COVID-19 in Australia , where the diagnosis is certified by a medical practitioner. This diagnosis must be made after **You** booked **Your** trip or purchased **Your** policy (whichever is the later) and within the 14 days preceding the pre-booked commencement of **Your** trip.
2. **You** are ordered into mandatory quarantine by the government or public health authority of a foreign country because **You** have contracted COVID-19.
3. **You** are hospitalized in a foreign country because **You** have contracted COVID-19

Conditions

1. Refunds or credits you are eligible to receive will be deducted from the amount payable from your claim.

Exclusions

You are not covered for:

1. Any claim which is excluded by [covid-19 coverage section] and/or the General Exclusions applicable to this policy.
2. Any claim arising from **You** deciding to cancel **Your** trip because of potential exposure to COVID-19 or similar contagious disease where **You** are ordered by the Australian government or a state health authority into mandatory quarantine or self-isolation because contact tracing indicates **You** may have been exposed to COVID-19.
3. Any claim where **You** are not able to provide a documented positive COVID-19 diagnosis from a medical practitioner, evidence of **You** being subject to enforced government or public health authority quarantine/self-isolation orders or evidence of having been denied boarding by the carrier with which **You** were pre-booked to travel on the grounds of COVID-19 symptoms being identified (as applicable).
4. Any claim where **You** fail to obtain the relevant visa, passport or travel documents.
5. Any claim caused by errors or omissions by **You** in a booking arrangement.
6. Any claim arising from mandatory self-isolation or quarantine requirements, or government directed border closure, which apply to travellers wishing to enter, travel through or cross over any area, border, region, or country.
7. Any claim arising from travel to a country, area, territory or region where the Australian Department of Foreign Affairs and Trade (DFAT) had in force a *Do not travel* or *Reconsider Your need to travel* warning on the Smartraveller website www.smartraveller.gov.au) specifically advising against travel due to incidence of COVID-19/ Coronavirus disease or threat thereof.
8. The cost of rapid antigen or polymerase chain reaction (PCR) testing.
9. Any claim arising from loss of deposits, cancellation, or curtailment due to a change in travel advisory.