

## Policy Endorsement Travel Insurance Policy

### General Exclusions

It is hereby noted that the following General Exclusion will apply to the policy:

- **Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to claims under the Emergency Medical and Repatriation Expenses sections.**
- **Claims arising from any epidemic or pandemic as declared by the World Health Organisation.**

It is also noted that General Exclusion 10 will be replaced with the following:

**10. Any travel undertaken to an area where the Foreign and Commonwealth Office (FCO) advise against all or all but essential travel or where it is deemed unsafe for you to travel. If you are unsure please check [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)**

All other terms, conditions and exclusions remain unaltered.

Dated: 30<sup>th</sup> April 2020



ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE)

#### **Insurer statement:**

*Having provided amendment to the General Exclusions in respect of Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus we confirm that this General Exclusion does not apply to claims under the Emergency Medical and Repatriation Expenses sections, provided travel is not being undertaken to a destination where the Foreign and Commonwealth Office (FCO) have advised against all or all but essential travel and the World Health Organisation (WHO) has not already declared any epidemic or pandemic to that destination.*