

# CSIS Travel Insurance

## COVID-19 Cover Endorsement

**PLEASE NOTE:** this section of cover extends the cover provided under the Cancellation, Curtailment and Medical Expenses and Repatriation sections of your CSIS Travel Insurance policy as follows:

### A. Cancellation

We provide to each **Insured Person** in total per **Insured Journey**, not exceeding the sum insured shown in the Summary of Cover Limits table, following necessary and unavoidable cancellation of a **Trip** as a result of:

1. **You, Your Close Relative**, a member of **Your** household or travelling companion or a friend with whom **You** had arranged to stay has a diagnosis of COVID-19 within 14 days of **Your** booked departure date, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.
2. **You** being denied boarding on **Your** pre-booked outbound travel due to **You** contracting COVID-19, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.

### What is covered

1. The cost of all travel charges that **You** have paid and/or are contracted to pay before the departure date and cannot recover in respect of any part of the **Trip** that **You** are necessarily required to cancel.

### B. Curtailment

We provide to each **Insured Person** in total per **Insured Journey**, not exceeding the sum insured shown in the Summary of Cover Limits table, following necessary and unavoidable curtailment of an **Insured Journey** as a result of:

1. Death of **Your Close Relative** contracting COVID-19, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.

### What is covered

1. All reasonable additional travel expenses incurred by **You** in returning to **Your Home** address in the **United Kingdom**.

### C. Emergency medical and repatriation expenses

We provide to each **Insured Person** in total per **Insured Journey**, not exceeding the sum insured shown in the **Summary of Cover** in the event of an unforeseen medical emergency during an **Insured Journey** outside the **United Kingdom** as a result of **You** contracting COVID-19, as certified by a **Medical Practitioner** following a medically approved test showing a positive result for COVID-19.

### What is covered

1. Emergency medical and repatriation expenses:
  - a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take **You** to hospital; and
  - b. Returning **You** to the **United Kingdom** provided this is medically safe and authorised by **Us** or the Medical Assistance Company; and
  - c. The cost of a medical escort where this is deemed necessary by **Us** or the Medical Assistance Company, in the event of **Your** emergency repatriation to the **United Kingdom**; and
2. Reasonable additional travel and accommodation expenses (room only) for **You** to extend **Your** stay until **You** are medically fit to return to the **United Kingdom**; and
3. Reasonable additional travelling and accommodation expenses to repatriate **You** to the **United Kingdom** when **You** are denied boarding on **Your** pre-booked return travel due to **You** contracting COVID-19.

4. Confinement benefit: a benefit payment of £30 for each complete 24 hour period up to £300 where **You** are ordered into self-isolation in **Your** holiday accommodation by a relevant Government authority, as a result of **You** contracting COVID-19.

### **What is not covered applying to all sub-sections**

Applicable in addition to any exclusion listed under the **Cancellation, Curtailment and Medical Expenses and Repatriation** sections of this policy including anything mentioned in the **General Exclusions**:

1. Travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.
2. Claims arising directly or indirectly from an outbreak of COVID-19 resulting in a national or local lockdown or any restrictions of movement affecting the area where **Your Home** is located, the country or specific area or event to which **You** were travelling to or through, existing or being publicly announced by the date **You** purchased, renewed or extended this insurance or at the time of booking any **Insured Journey**, whichever is later, or in the case of claims under sub-section C, started **Your Insured Journey** whichever was later.
3. Any claim where **You** are experiencing symptoms of COVID-19, or have been told to self-isolate at the time **You** purchased, renewed or extended this insurance, or at the time of booking any **Insured Journey**, whichever is later, or in the case of claims under sub-section C, started **Your Insured Journey** whichever was later.
4. **You** quarantine when it has been imposed on a community, geographic location or vessel imposed by a government or public authority.
5. Any claim made under the COVID-19 cover section in addition to a claim under the **Cancellation, Curtailment and Medical Expenses and Repatriation** sections of this policy.

### **Additional conditions applying to all sub-sections**

In addition to the additional conditions applying to the **Cancellation, Curtailment or Medical Expenses and Repatriation** sections of this policy including anything mentioned in the **General Conditions**:

**We** will require (at **Your** own expense) the following evidence where relevant:

1. A copy of the positive test result for COVID-19 **You** received from a registered **Medical Practitioner**.
2. Written confirmation from the scheduled public transport operator (or their handling agents) confirming the exact reason for which **You** were denied boarding, together with details of any alternative transport offered.
3. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
4. Any other official document or medical report confirming **Your** diagnosis for COVID-19 which leads to **Your** self-isolation, or need to cancel **Your Insured Journey**.

### **General Exclusions**

The following General Exclusions also apply to the whole policy:

#### **Coronavirus**

Any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 sections of this policy.

#### **Epidemic/Pandemic**

Any epidemic or pandemic as declared by the World Health Organisation.

#### **Strike/Industrial Action**

**You** are not aware of any circumstances, such a strike or industrial action, that were known or could reasonably have been anticipated at the time a trip was booked or the policy was purchased, whichever is later.

# CSIS Travel Insurance

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The **SUMMARY OF COVER LIMITS** is extended to include the following additional section:

For CSIS Annual Multi Trip policies:

<b>COVID-19 Section and Cover</b>	<b>Cover Limit</b>	<b>Policy Excess</b>
- Cancellation	<b>£5,000</b>	£60
- Curtailment	<b>£5,000</b>	£60
- Emergency Medical (not applicable to UK trips) and Repatriation Expenses	<b>£5,000,000</b>	£60

For CSIS Single Trip policies:

<b>COVID-19 Section and Cover</b>	<b>Cover Limit</b>	<b>Policy Excess</b>
- Cancellation	<b>£3,500</b>	£60
- Curtailment	<b>£3,500</b>	£60
- Emergency Medical (not applicable to UK trips) and Repatriation Expenses	<b>£5,000,000</b>	£60

For CSIS UK Trip policies:

<b>COVID-19 Section and Cover</b>	<b>Cover Limit</b>	<b>Policy Excess</b>
- Cancellation	<b>£5,000</b>	£60
- Curtailment	<b>£5,000</b>	£60
- Repatriation Expenses	<b>£5,000</b>	£60