



Terms and conditions of travel insurance M200/2022

Special terms and conditions of COVID-19 coverage

Valid from 11.11.2022

This is unofficial text. In case of dispute the Estonian wording shall prevail.

1. Validity of Special Terms and Conditions of COVID-19 Coverage

- 1.1. The Special Terms and Conditions of COVID-19 Coverage are applied with Travel Insurance Terms and Conditions M100/2022. The special terms and conditions apply if the relevant coverage (medical expenses insurance and travel interruption insurance) is selected at the time the contract is entered into and indicated on the policy.
- 1.2. The exclusion of an epidemic specified in clause 9 General Exclusions of the Terms and Conditions does not apply to the extent provided for in the Special Terms and Conditions.

2. Medical expenses insurance

- 2.1. In the case of an insured event of medical expenses, the insured person will be reimbursed for the medical expenses related to contracting COVID-19 and set out in the terms and conditions, up to the sum insured of the medical expenses insurance shown on the policy.
- 2.2. Expenses related to COVID-19 quarantine or other restrictions, including additional accommodation and transport costs, are not subject to indemnification under medical expenses insurance. The additional accommodation and transport expenses incurred as a result of quarantine can be insured under travel interruption coverage.

3. Travel interruption insurance

- 3.1. Insured events of travel interruption are:
 - cancellation of the trip if the insured person, their family member travelling with them or the only travel companion falls ill with the COVID-19 virus before the start of the trip and cannot therefore go on the trip;
 - interruption of the trip if caused by the insured person, a family member travelling with them or their only travel companion contracting the COVID-19 virus while travelling. In this case, the insured person will be indemnified for the reasonable additional costs of accommodation and transport for returning to Estonia and staying in quarantine abroad for up to 14 days.
- 3.2. The coverage for travel cancellation due to COVID-19 applies to people who have recovered from COVID-19 only if at least three (3) months have passed from recovery by the start date of the travel. If less than three (3) months have passed since recovery by the start date of the travel, the coverage for travel cancellation applies if the result of the PCR test done before entering into the travel insurance contract is negative.
- 3.3. All other cases of travel interruption, which are affected by the COVID-19 virus (quarantine requirements, mandatory testing, self-isolation and prohibition on entering certain regions established in states, changes in flight times/flight cancellations, etc.) and the additional costs caused are not subject to indemnification.

4. Other

- 4.1. The cost of the COVID-19 test required for travelling is not covered.
- 4.2. Indemnification is subject to the condition that the insured person has a medically confirmed case of COVID-19.