

Risk of illness as a result of COVID-19 (SARS-CoV-2) clause

Insurance coverage up to the sum insured for the event of illness is also provided for:

- Costs of hospital treatment as a result of COVID-19 (SARS-CoV-2);
- Costs of repatriation (return to country of residence) of the Insured as a result of COVID-19 (SARS-CoV-2), which are calculated pursuant to Article 4(8) of the Special Terms and Conditions for Voluntary Travel Health Insurance.

After the agreed expiry of the insurance period, insurance shall be extended by a maximum of 14 days during the period while the Insured is in quarantine due to contact with a person who has tested positive for COVID-19 (SARS-CoV-2).

Costs of mandatory medical tests required to start, continue, or return from a trip, costs of quarantine and of forced stay outside the country of residence as a result of inability to return, costs of providing medical care outside of hospital treatment shall not be covered.