



APPLICABLE TO ANNUAL TRAVEL INSURANCE

Endorsement

This Endorsement forms part of this Policy. Definition used in this Endorsement were defined in the Policy shall have the same meaning as in the Policy except where specially provided for in this Endorsement. This endorsement is effective on the effective date of this policy until the expiry date and will be terminated upon renewal.

Definition:

“Infectious or Contagious Disease” means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Exclusions (Applicable to all Benefits):

This Policy does not cover claims in any way caused by or resulting from an Infectious or Contagious Disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a Registered Medical Practitioner before the date of any such declaration(s).

This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.

Other terms, conditions and exclusions are subject to the Policy wording.

Covid-19 Extension

It is hereby noted and agreed that below benefits are extended to cover the Insured Person contracted COVID-19 after the Insured Person has been vaccinated with at least one vaccine that is approved by the government, the Company will pay the benefit payable as specified in the Table of Benefits:

- Medical Expenses Benefit:
 - a. Up to the maximum benefit limit stated or benefit payable as specified in the Table of Benefits, whichever is the lesser
 - b. Extends to cover medical expenses related to COVID-19 an Insured Person is diagnosed upon arrival in Macao or at a designated Medical Observation Hotel listed by the Macao SAR Government during compulsory quarantine period
- Hospital Benefit
- Trip Cancellation Benefit
- Trip Curtailment Benefit

The maximum limit payable by the Company shall not exceed \$2,000,000 in respect of all insured persons under the policy during the Period of Insurance.

Other terms, conditions and exclusions are subject to the Policy wording.

Staycation Extension

It is hereby noted and agreed that the below benefits are extended to cover the Insured Person participates in Staycation within Macao. "Staycation" means a leisure holiday undertaken on booking hotel and guesthouse accommodation licensed in Macao. Coverage shall commence when Insured Person leaves from his/her place of residence or workplace or two (2) hours before the check-in time, whichever is the later, to go directly to his/her booked accommodation and cease on return directly to his/her place of residence or workplace or two (2) hours after the check-out time, whichever occurs first.

- Personal Accident Benefit
- Trip Cancellation Benefit

The Company shall reimburse the Insured Person up to the limit of \$10,000, for the irrecoverable loss of accommodation expenses paid in advance by the Insured Person or for which the Insured Person is legally liable and not recoverable from any other source upon cancellation of Staycation arising due to the below reasons:

- a. sudden death, Serious Injury or Sickness of the Insured Person and/or Staycation companion; or
- b. the Insured Person and/or Staycation companion contract COVID-19 within one (1) week before the commencement date of Staycation provided that he/she is diagnosed by a Registered Medical Practitioner or undergo nucleic acid test for coronavirus to confirm positive.

This Benefit is payable provided that the cause of cancellation is not related to any pre-existing condition, circumstance known to or within the control of the Insured Person when planning the Staycation or applying for the Policy.

Other terms, conditions and exclusions are subject to the Policy wording.

Automatic Extension of Period of Insurance

In the event of the Journey being delayed arising due to flight ban imposed by the Macao SAR Government, this Policy shall automatically extend the cover up to a maximum of twenty-one (21) calendar days.