



## COVID-19 COVER ENDORSEMENT

**COVID-19** is not covered by your policy.

This endorsement on **COVID-19** Cover extends your policy to cover the **insured person(s)** for claims relating to **COVID-19** based on the benefits and sum insured provided under this endorsement, subject to the conditions and exclusions listed below and the conditions and exclusions of your policy.

### IMPORTANT CONDITIONS

These additional conditions must be met for this **COVID-19** Cover endorsement to operate.

1. The **insured person** is not travelling against the travel advisory issued by Singapore government.
2. The **insured person** must comply with all requirements and advice put in place by the Singapore and relevant overseas government, transport and accommodation provider relating to measures for minimising the risk and spread of **COVID-19**, including but not limited to pre-departure, post-arrival **COVID-19** test, quarantine, isolation and controlled itinerary.
3. During the **trip**, the **insured person** does not knowingly stay with any person who is having or suspected to be having a **COVID-19** infection, and/or is undergoing isolation or quarantine.
4. In the event where medical or travel assistance is required, the **insured person** or their representative must contact MSIG Assist immediately.

### SECTIONS UNDER COVID-19 COVER

The following sections provide cover for **COVID-19** subject to the conditions and exclusions specified in this endorsement and your policy. For the avoidance of doubt, the limits specified in this endorsement are sub-limits of the limits specified in your policy for the same sections.

<b>Section 6 – Overseas medical expenses</b>			
<b>Section 16 – Emergency medical evacuation and repatriation</b>			
If during a <b>trip</b> outside Singapore, the <b>insured person</b> is tested positive from a <b>COVID-19</b> diagnostic test done within the first 90 days of the <b>trip</b> , we will pay up to the sum insured specified below under sections 6 and 16 for the expenses incurred by the <b>insured person</b> up to 45 days from the date the <b>insured person</b> first receives treatment for <b>COVID-19</b> during the <b>trip</b> .			
To avoid any doubt, we will assess the claim based on the date which the <b>COVID-19</b> diagnostic test was done and not the date which the test results are released. Claims due to <b>COVID-19</b> infection diagnosed from test done after the 90 <sup>th</sup> day from the start of the <b>trip</b> are not covered.			
The maximum we will pay under these sections in total	Sum insured per trip		
	Premier	Elite	Standard
<b>Adult</b> up to aged below 70 / <b>child</b> under <b>individual cover</b>	\$200,000	\$130,000	\$65,000
<b>Adult</b> aged 70 and above	\$50,000	\$35,000	\$20,000
<b>Child</b> under <b>adult and children / family cover</b>	\$50,000	\$35,000	\$20,000
Total for <b>adult and children cover</b>	\$300,000	\$200,000	\$105,000
Total for <b>family cover</b>	\$500,000	\$330,000	\$170,000

**Section 21 – Travel cancellation**  
**Section 22 – Travel postponement**

We will pay under sections 21 and 22 up to the sum insured specified below if the **insured person** is unexpectedly prevented from commencing the **journey**, and the **trip** is unavoidably cancelled or postponed due to any of these insured events which take place within 30 days before the start of the **journey**:

(a) The **insured person** is diagnosed with **COVID-19**; or

(b) The **insured person** is quarantined or isolated by local authority due to suspected or confirmed infection of **COVID-19**.

Claims under these sections are not payable if the insured event occurs within 14 days from the purchase date of a single return **trip** policy or **COVID-19** cover for an annual policy.

To avoid any doubt, for a claim resulting from the same event, we will pay for the claim under either section 21 or section 22 only.

The maximum we will pay under these sections in total	Sum insured per trip		
	Premier	Elite	Standard
<b>Insured person</b>	\$3,000	\$2,000	\$1,000
Total for <b>adult and children cover</b>	\$4,500	\$3,000	\$1,500
Total for <b>family cover</b>	\$7,500	\$5,000	\$2,500

**Section 15 – Medical and travel assistance services**

We will cover as per policy terms and exclusions.

The benefit is available to the **insured person** and provided by our appointed assistance company. You or the **insured person** will have to pay all costs and expenses for the services listed under this section, including telecommunication charges. Please refer to the policy for details.

**CONDITIONS**

- (a) When submitting claims relating to **COVID-19** Cover, it must be accompanied with all applicable document(s) for the approved travel arrangement issued by the Singapore and/or foreign government, including the negative test result for the mandatory pre-departure **COVID-19** diagnostic test done to meet regulatory requirement for travel, if required.
- (b) We reserve the right to terminate the **COVID-19** Cover endorsement by giving you 14 days’ notice in writing.

**EXCLUSIONS**

**COVID-19** Cover will not pay for claims directly or indirectly related to:

- (a) changes to travel advisory or restrictions, travel arrangement, **COVID-19** prevention measures issued by any government or authority relating to epidemic or pandemic at your planned destination or Singapore.
- (b) any medical test, vaccination, quarantine, or isolation required by the Singapore or overseas government, transport or accommodation provider for the general public, taken for the purpose of obtaining approval to travel for the **journey**.
- (c) medical expenses incurred in Singapore, or after 45 days from the date the **insured person** first receives treatment for **COVID-19** during the **trip** outside Singapore.
- (d) vaccination, including the side effects and complications resulting from vaccination.
- (e) **pre-existing medical condition** and its complications, regardless of whether it is resulting from **COVID-19** infection.