

Travel Insurance for Gibraltar, Spanish and Portuguese Residents

IMPORTANT INFORMATION - PLEASE READ

IMPORTANT INFORMATION REGARDING TRAVEL INSURANCE & COVID-19 / CORONAVIRUS

This policy will **ONLY** provide cover for claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19) within the following sections:

Section 1.2 - Cancellation cover as a result of COVID-19

Section 3 - Emergency Medical Expenses & Repatriation and Section 4 - Additional Hospital Benefit in respect of COVID-19

COVID-19 COVER AVAILABLE

Please be aware that the coverage provided under Section 1.2 - Cancellation cover as a result of COVID-19, applies if it is necessary and unavoidable to cancel your planned trip. You are covered, notwithstanding **General Exclusions** 53 and 54, for cancellation as a result of an insured person testing positive for COVID-19 within 14 days of the trip departure date, or an insured person being admitted to hospital due to testing positive for COVID-19 within 28 days of the trip departure date.

Section 1.2 - Cancellation cover as a result of COVID-19 does not provide cover for any claim relating to coronavirus (COVID-19):

- A. for any claims for curtailment of the trip due to COVID-19;
- B. if you are advised to quarantine or you choose to self-isolate due to a person you have come into contact with having COVID-19;
- C. if a medical professional advises you not to travel as you have underlying health conditions that place you 'at a higher risk' from COVID-19;
- D. if the Foreign, Commonwealth & Development Office (FCDO) advise against all (or all but essential) travel to your intended destination;
- E. if local government restrictions or directives prohibiting or restricting entry (for example, self isolation, quarantine or lockdown measures) to your intended destination or on your return home;
- F. for any costs of COVID-19 testing;
- G. for any claim where a relative, travelling companion or close business colleague not insured on the policy contracts or shows symptoms of COVID-19.

For **Section 3 - Emergency Medical Expenses & Repatriation and Section 4 - Additional Hospital Benefit in respect of COVID-19**, cover is now available for your chosen level of cover for the necessary costs incurred as a result of you sustaining unexpected symptoms of or testing positive for COVID-19 or death during your trip in respect of; additional travel and accommodation expenses (on a bed & breakfast basis) to enable you to return home if you are unable to travel as originally planned. A maximum amount of €/£ 2,000 per insured person applies if you have to extend your trip because you have tested positive for COVID-19 as well as additional travel and accommodation expenses (on a bed & breakfast basis) for a travelling companion to stay with you and accompany you home, or a relative or friend to travel from your home country to stay with you and accompany you home.

Please Note:

There is no cover for any costs of COVID-19 testing, unless you are admitted to hospital as an in-patient outside of your home country, as a result of an accident or illness that is covered under section Section 3 - Emergency Medical Expenses & Repatriation .

Under Section 3. 3b, it is a requirement that the insured provides a positive official PCR test result from a recognised testing authority confirmation diagnosis of Covid and returns home within 48 hours of the isolation period ending.

VACCINATIONS

There is **no cover** under Section 1.2 Cancellation and Section 3 - Emergency Medical Expenses & Section 4 - Additional Hospital Benefit, unless you have received the recommended number of doses of an approved COVID-19 vaccine (including any booster) recommended by the Government of the country in which you ordinarily reside, 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.

There is no cover under **ALL** other sections of cover for any claims directly or indirectly related to a pandemic and/or epidemic including but not limited to Coronavirus (COVID-19).

TRAVEL DESTINATIONS

PLEASE REMEMBER: It is essential that you check the latest advice outlined by the UK Foreign, Commonwealth and Development Office (FCDO) at www.gov.uk/foreign-travel-advice before departure. There will be no cover if the UK Foreign, Commonwealth and Development Office (or equivalent EEA Authority for the country in which You ordinarily reside) are advising against travel to your destination.

This information guide is a summary of the Covid-19 cover available under your Ibex Travel Insurance Policy Wording 2021/22. For full details, please see your policy wording.