

Endorsement

This Endorsement forms part of this Policy. Definition used in this Endorsement where 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.

COVID-19 Extension

It is hereby noted and agreed that below benefits are extended to cover the Insured Person contract 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:

- Benefit 1 – Medical Expenses:
 - a. Up to a maximum of HK\$1,000,000 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 Hong Kong or at a designated quarantine hotel or centre listed by the Hong Kong SAR Government during compulsory quarantine period
- Benefit 2 – Hospital or Quarantine Allowance
- Benefit 7 and 8 – Trip Cancellation or Curtailment

The maximum limit payable by the Company shall not exceed HK\$5,500,000 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 Hong Kong. “Staycation” means a leisure holiday undertaken on booking hotel and guesthouse accommodation licensed in Hong Kong. Coverage shall commence when Insured Person leaves from his/her place of residence or workplace or 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 2 hours after the check-out time, whichever occurs first.

Benefit 4 – Personal Accident

Benefit 7 – Trip Cancellation

The Company shall reimburse the Insured Person up to the limit of HK\$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 PRC 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 Hong Kong SAR Government, this Policy shall automatically extend the cover up to a maximum of twenty-one (21) calendar days.