QBE Hongkong & Shanghai Insurance Limited QBE General Insurance (Hong Kong) Limited

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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.

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.