

## 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.

### Definitions

“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

Infectious or Contagious Disease 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.

### 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 Hong Kong government, the Company will pay the benefit payable as specified in the Table of Benefits:

- Benefit 1 – Medical Expenses
- Benefit 2 – Hospital and Quarantine Allowance
- Benefit 10 – Trip Cancellation
- Benefit 11 – Trip Curtailment
- Benefit 24 – Study Interruption

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