

Covid-19 Endorsement

This Policy has been extended to cover You for some benefits in respect of claims relating directly to Covid-19 which otherwise would have been excluded as set out in the General Exclusions section of Your Policy after Covid-19 was declared a known event.

Note:

This Endorsement will attach to and form part this Policy and is subject to all terms and conditions of this Policy except as they are specifically modified by this Endorsement. To the extent that any term or condition in this Policy may be inconsistent with this Endorsement, the terms of this Endorsement shall prevail.

Eligibility

This Policy is extended to cover You for benefits listed in following sections arising from claims relating directly to Covid-19.

Coverage

There will not be any cover for claims directly or indirectly caused by or arising from Covid-19 for benefits other than those listed in the Covid-19 Benefits as stated below and subject to the terms and conditions in the Policy. You can only claim if Your claim is not excluded under General Exclusions or Additional Exclusions

We will not pay for any claims directly or indirectly arising from the following (applicable to Covid-19 Benefits under Section 39):

1. You are travelling against the travel advisory issued by the Singapore government

Additional Exclusions

2. You are travelling against a Medical Practitioner's advice or travelling with Covid-19 symptoms
3. Costs incurred in making changes to travel arrangements due to travel advisory or restrictions, Covid-19 prevention measures issued by Singapore government or overseas governments relating to epidemic or pandemic at your Overseas destination or Singapore, including but not limited to border closure, Quarantine order
4. Costs incurred for any medical test (including pre-departure/post-arrival tests), vaccination, Quarantine or isolation required by Singapore or overseas government, transport or accommodation provider, taken for the purpose of Trip Overseas.
5. Your failure to comply with the requirements and advice put in place by the Singapore and Overseas government, transport or accommodation provider relating to measures for minimising the risk and spread of Covid-19, including but not limited to pre-departure/post-arrival tests, Quarantine, isolation, and controlled itinerary
6. Pre-existing Condition and its complications, regardless of whether it is resulting from Covid-19 infection
7. Any circumstances You are aware before You purchased the Policy or booked the trip which could reasonably have been expected to lead to a claim on the Policy
8. You, Your Immediate Family Member living in the same household in Singapore, Your Travelling Companion is diagnosed (or suspected of being infected) with Covid-19 at the point of purchase of this Policy or booking of this Trip



General Definitions

For the purpose of this Covid-19 Endorsement:

	Term	Meaning
1.	Immediate Family Member	refers to Your spouse, Child, father, mother, father-in-law, mother-in-law, brother, sister, brother-in-law, sister-in-law, grandfather, grandmother, grandchild
2.	Quarantine	means a strict isolation or restriction on the movement of people imposed by government or relevant health authority in order to stop the spread of a communicable disease



Section 39: Overseas Medical Expenses; Emergency Medical Evacuation & Repatriation of Mortal Remains (due to Covid-19)

Overseas Medical Expenses

When we will pay

You can only claim for Overseas medical expenses if:

1. the expenses are incurred outside Singapore; and
2. the expenses are necessary because You are diagnosed with Covid-19 while on a Trip Overseas during the Period of Insurance

What we will pay

We will pay for

1. medical, surgical, X-ray, Hospital or nursing treatment given or prescribed by a Medical Practitioner; and
2. ambulance costs

What we will not pay

We will not pay for

1. for expenses recoverable from any medical or Hospital benefit fund or any other source; and
2. expenses excluded under General Exclusions; and
3. expenses incurred in Singapore or Your Home Country

Limits on what we will pay

We will pay for all Overseas medical expenses necessarily incurred up to the maximum amount as specified in the Policy Schedule or up to 45 days from the date You have been diagnosed with Covid-19, whichever occurs first.

Emergency Medical Evacuation

What service is provided

If You are diagnosed with Covid-19 while You are on a Trip Overseas other than Your Home Country and/or Usual Country of Residence during the Period of Insurance, We must be contacted at the Liberty Helpline to provide the following assistance and services, subject to the limits under this section in the Policy Schedule and the Terms and Conditions:

1. Emergency Medical Evacuation

If You are diagnosed with Covid-19 and in a Serious Medical Condition, We will arrange and pay for the medically necessary expense of air and/or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving You to the nearest Hospital where appropriate medical care is available (and which may not necessarily be in Singapore).

“**Serious Medical Condition**” means a condition which, in Our opinion, constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to Your immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of Your geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facility.

2. Repatriation

We will arrange and pay for the medically necessary expenses unavoidably incurred in returning You to Singapore following an emergency medical evacuation where You are evacuated to a place outside Your Home



Country and/or Usual Country of Residence for in-Hospital treatment.

Please note that We reserve the right to decide:

- a) whether Your medical condition due to Covid-19 is sufficiently serious to warrant emergency medical evacuation; and
- b) the place to which You will be evacuated; and
- c) the means or method by which such evacuation and/or repatriation will be carried out having regard to all the assessed facts and circumstances which We are aware of at the relevant time

Limits on what we will pay

We will pay up to the maximum amount as specified in the Policy Schedule.

Repatriation of Mortal Remains

What service is provided

In the event of Your death while Overseas within thirty (30) days upon You being diagnosed with Covid-19 while You are on a Trip during the Period of Insurance, We must be contacted at the Liberty Helpline to arrange and pay all reasonable and unavoidable expenses for either:

1. transporting Your mortal remains from the place of death to Your Home Country or Usual Country of Residence; or
2. the cost of a local burial at the place of death as approved by Us

Limits on what we will pay

We will pay up to the maximum amount as specified in the Policy Schedule.

