

Business Travel Insurance

COVID-19 Endorsement

CHUBB®



Alterations to cover under the Policy have been made by way of Endorsement with regard to losses incurred due to Coronavirus Disease 19 (COVID-19).

The Policy will **NOT** cover any claims under Section 6 - Cancellation and Disruption of the Policy where the loss directly or indirectly arises from, relates to, or is in any way connected with COVID-19 (or any mutation or variation thereof or any related strain) and/or its outbreak (**COVID-19 Exclusion**),

provided that this COVID-19 Exclusion shall **not apply** in respect of claims resulting from an unforeseen circumstance outside the control of the Policyholder or Covered Person for:

- Loss of Deposits, if the Journey is necessarily altered or cancelled prior to commencement; or
- Cancellation and Curtailment Expenses, if unbudgeted additional or forfeited Travel or Accommodation Expenses or out of pocket expenses are necessarily incurred while on a Journey,

in each case due to:

- the Covered Person's unexpected death from COVID-19; or
- the Covered Person contracting COVID-19; or

- the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19; or
- a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19,

which prevents the Covered Person commencing/continuing the Journey as planned.

This COVID-19 Exclusion shall **not apply** in respect of claims under Section 4 - Medical, Evacuation and Additional Expenses where the Covered Person contracts COVID-19 while travelling overseas. Therefore, claims for Medical, Evacuation and Additional Expenses arising from COVID-19 are covered (subject to the terms, conditions and exclusions of the Policy).

Contact Us

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