



## Does AXA cover the medical emergencies as a result of COVID-19?

Medical emergencies due to infectious disease (epidemic/pandemic including COVID-19) are now covered for both inbound and outbound trips.

In case of illness due to infectious disease (epidemic/pandemic) in any country apart from the country the trip originated, we shall pay for the emergency medical expenses.

### Key exclusions:

- any mandated medical test or examination required by the airlines, governmental entities or airport authorities.
- if you have travelled against a governmental regulation or medical advice.
- any non-medical charges incurred if your trip must be extended.

Refer to the Terms and Conditions for the full list of exclusions related to medical expenses.

## What is the limit for the emergency medical expenses benefit?

The limits for this benefit are set in your policy schedule based on the plan you selected.

## Does AXA cover cancellation or curtailment?

Payable amounts and reimbursements due to cancellation or curtailment are paid based on the benefits table that specifies the limits and benefits covered under each insured person's policy. You'll be covered for any irrecoverable, unused travel and accommodation costs and other pre-paid charges, which you have paid or are contracted to pay, if: The trip is completely cancelled or curtailed before completion as a result of any of the following events occurring during the period of insurance:

1. the death, bodily injury or illness of:
  - i) you.
  - ii) any person with whom you are travelling or have arranged to travel.
  - iii) any close relative.
2. accidental damage to your home rendering it uninhabitable or the police requesting your presence following theft at your home during your trip or the preceding (7) seven days.
3. hijack of the insured person (you) or of any person with whom you intend to travel or are travelling.

### Key exclusions:

- Cancellation due to travel restrictions as a direct result of the World Health Organization declaring a pandemic/epidemic or any cancellation of the flight route by the carrier or any government.
- Cancellation where the insured person (you) have not had a positive diagnosis but have been asked to isolate for any reason.
- Circumstances known to you prior to the booking of the trip or the purchase of the insurance policy which could reasonably have been expected to give rise to any claim.
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Refer to the Terms and Conditions for the full list of exclusions related to cancellation and curtailment.



### **Are the mandatory COVID-19 tests covered under the travel insurance?**

Any mandated medical test or examination required by the airlines, governmental entities or airport authorities is not covered.