

EX-GRATIA COVERAGE FOR COVID-19

(Effective from February 18, 2022)

COVERAGE FOR TREATMENT OF COVID-19 INFECTION AND ITS VARIANTS

VUMI® Travel VIP provides ex-gratia coverage for services related to treatment, medication or hospitalization resulting from having contracted a viral COVID-19 infection or SARS-CoV-2; and/or any mutation or variation of SARS-CoV-2, as long as such services and procedures, including the tests, have been prescribed by a medical professional, and approved by the Company after complying with all requirements described below. Tests to detect COVID-19 will be covered only when medically necessary, prescribed by a doctor and provided in a healthcare facility as part of the protocol for the treatment of COVID-19. Any other reason is automatically excluded.

(This coverage temporarily waives the exclusion in the Policy related to coverage of an epidemic or pandemic, but is subject to all terms and conditions of the Policy. Infection coverage is limited to the provisions of this travel Policy Amendment. Additional benefits for other conditions or events do not apply to this extraordinary coverage.)

This ex-gratia coverage is available in all our Travel VIP plans, if the Insured traveled to a country classified as Category 3 or below by the CDC of the United States of America at least twenty-four (24) hours before the Insured's date of departure from his/her Country of Residence. Coverage is available for countries classified as Category 4 (very high risk of infection) only for fully vaccinated travelers, who are "up to date" on their COVID-19 vaccinations, as per CDC guidelines, without Pre-existing Conditions that could increase the odds of complications, and subject to proof of previous vaccination status upon presenting a claim.

- **Annual Trip Plans:** Maximum coverage of two hundred and fifty thousand dollars (US\$250,000).
- **Single Trip Plans (groups):** Maximum coverage of two hundred and fifty thousand dollars (US\$250,000).
- **Single Trip Plans (individual):** Maximum coverage of two hundred and fifty thousand dollars (US\$250,000) after a five (5)-day Waiting Period from the Insured's date of departure from his/her Country of Residence. The Waiting Period may be waived if the insurance is purchased at least two (2) weeks before departure and travelers are "up to date" on their COVID-19 vaccinations.

COVERAGE EXCLUSIONS

- All medical services related to an infection for the virus COVID-19 or SARS-CoV-2 and any mutation or variation of SARS-CoV-2 while traveling to a country classified by the Centers for Disease Control and Prevention (CDC) of the United States of America as Category 4 - **DO NOT TRAVEL** are excluded from any coverage under this Policy and the ex-gratia coverage, unless travelers are "up to date" on their COVID-19 vaccinations, according to the CDC, and they don't have Pre-existing Conditions that could increase the odds of complications including, but not limited to: metastatic solid tumor, history of myocardial infarction, cerebrovascular disease, congestive heart failure, hemiplegia, any malignant neoplasm, dementia, diabetes, chronic pulmonary disease, and hyperlipidemia.
- Costs related to COVID-19 testing to obtain visas, or to comply with mandatory or recommended tests before travel, on arrival or during travel, or necessary tests for the Insured's return to his/her Country of Residence or any other reason that is not described in this document.
- Accommodation costs if the Insured must quarantine before travel, on arrival or during travel, including any required quarantine due to a positive COVID-19 test result.
- Voluntary repatriation or humanitarian flights coordinated by the government or others.

MEDICAL EVACUATION AND REPATRIATION

Medical evacuation and medical repatriation of COVID-19 patients are carried out in full compliance with the conditions of the standard Policy, including the requirement that **VUMI® Travel VIP** approves the need to transfer the Insured patient.

Any medical evacuation of a COVID-19 patient may be subject to the local restrictions and availability.

REQUIREMENTS



The Insured may only travel to a Category 1 to 3 destination qualified by the Centers for Disease Control and Prevention of the United States (CDC), or a Category 4 destination when he/she is "up to date" on his/her COVID-19 vaccinations, according to the CDC. The notice must be issued by the CDC twenty-four (24) hours prior to departure.



The Insured must only travel to a destination where the local public authorities will accept the Insured's entry and his/her stay.



The Policy has been purchased before leaving the Country of Permanent Residence.



The Insured must document and submit compliance with the requirements when submitting a claim for benefits (pictures, screenshots that include the date and time of the relevant web pages, proof of previous vaccination status when presenting a claim for services in countries classified as Category 4, etc.)



All medical treatment related to COVID-19 must be approved in advance by the Company.

Important Notice

Applicants and current Insureds are advised to check the Centers for Disease Control and Prevention (CDC) of the United States' and VUMI's websites for updates on countries classifications and possible changes of coverage prior to booking their trip, to verify their destination is among the countries qualified for coverage.