

## PANDEMIC EPIDEMIC COVERAGE WHAT IS COVERED

### MAIN RULES :

- We exclude mass risk from our policies. This is an insurance principle and helps protect both our company and our partners.
- We cover Covid individually as an illness, serious illness or cause of death, for all guarantees, whether they are
- Only exception: we will not cover the customer in the event of illness if he goes to a country formally advised against by his government.

### Summary table of cases covered and note covered

CAUSES	WHAT CAN HAPPEN TO YOUR CUSTOMER 5OR TO AN INSURED COMPANION	COVERED OR NOT COVERED
<b>BEFORE THE JOURNEY</b>		
cancellation before departure	I would like to cancel my trip because I am in quarantine for Covid (positive test)	Covered
cancellation before departure	I would like to cancel my trip because I have covid 19 (hospitalization)	Covered
cancellation before departure	I would like to cancel my trip because a my family member has covid 19	Covered
cancellation before departure	I would like to cancel my trip because I have a proven contact case and have	Covered

	to isolate myself and do the PCR test	
cancellation before departure	I would like to cancel my trip because I have a proven contact case while waiting for my PCR test results	Covered
cancellation before departure	I would like to cancel my trip because I am sick, my doctor confirms that I am not fit to travel and suspects a COVID	Covered
cancellation before departure	I would like to cancel my trip because I am sick with COVID (positive test)	Covered
cancellation before departure	I would like to cancel because a relative is seriously ill with Covid (hospitalization / death)	Covered
cancellation before departure	I would like to cancel because I am requisitioned by the authorities as part of the fight against COVID	Covered
Late arrival	following illness, contact case I will arrive at the place of my stay two days late	Covered
Test	If the insured can prove that he took the test on time and did not receive the results	Covered