

IMPORTANT NOTICE - ADDENDUM SIGNIFICANT CHANGES TO ALLCLEAR TRAVEL INSURANCE POLICIES PLEASE READ

CHANGE IN COVER FOR COVID-19 RELATED CLAIMS

With effect from 27/06/2022 the following amendments apply to your AllClear policy wording. Please ensure you read and understand the revised terms detailed in this notice.

Pages 1 & 5: 'Important Information – COVID-19' is amended to read as follows:

This policy only provides cover for Coronavirus related claims (meaning COVID-19, SARS-COV-2 or any mutation or variation of these) if you have had and are up to date with the Covid-19 vaccination(s) recommended by the UK NHS or were medically unable to have the vaccinations as evidenced by your medical records. If you meet this requirement, your AllClear travel insurance policy will provide cover if:

- You need to cancel your trip because you or a member of your family or travelling party are,
 - medically diagnosed with Coronavirus within 14-days of your planned departure date, as certified by a medical practitioner or independent authority following completion and physical analysis of a UK Government approved test;
 - in quarantine on the date you are due to commence your trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus;
- You need to curtail your trip and return to your home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus, or
- You need medical treatment for Coronavirus while abroad or you have to extend your trip because you have contracted Coronavirus or are quarantined on the orders of the treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

Please note that cover for cancellation depends on the cancellation of your trip being both necessary and unavoidable. AllClear do not provide any cover for disinclination to travel.

Please also be aware that in the event of a claim, we will require a copy of the positive COVID-19 test result that you received from a registered medical practitioner or independent authority (e.g., private provider), or if the claim relates to your being quarantined on the orders of a treating medical practitioner, we will require written proof of this.

The General Conditions and Exclusions, and Special Exclusions for Sections 1, 2 and 6 still apply. No other cover applies in respect of claims caused by or relating to medical pandemic or epidemic including Covid-19.

**Gold Page 33-34: Gold Plus & Platinum Page 36-37: Traveller Page 33-34:
General Exclusion 26 is amended to read as follows:**

Any claims caused by or relating to Coronavirus (meaning COVID-19, SARS-COV-2 or any mutation or variation of these), including any claims relating to any fear or threat concerning Coronavirus, unless you have had and are up to date with the Covid-19 vaccination(s) recommended by the UK NHS or were medically unable to have the vaccinations as evidenced by your medical records, and the claim arises under:

- Section 1, if you have to cancel your trip because you or a member of your family or travelling party are,
 - medically diagnosed with Coronavirus within 14-days of your planned departure date, as certified by a medical practitioner or independent authority following completion and physical analysis of a UK Government approved test;
 - in quarantine on the date you are due to commence your trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

- Section 2, if you have to curtail your trip and return to your home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus, or

- Section 6, because you need medical treatment for Coronavirus while abroad or you have to extend your trip because you have contracted Coronavirus or are quarantined on the orders of the treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

The General Conditions and Exclusions, and Special Exclusions for Sections 1, 2 and 6 still apply. No other cover applies in respect of claims caused by or relating to Coronavirus.