

Endorsement

Important note: The **insured person** will only be covered under the **COVID-19 Coverage** for countries that are not classified as COVID-19 high risk countries listed on <https://www.income.com.sg/covid-19-travel#covid19highrisk> at the time of purchase.

Please note that this Endorsement forms part of the **policy** and shall be read, interpreted and construed as one document.

1. **COVID-19 Coverage**

(a) Cover per **insured person**

If the **insured person** is diagnosed with COVID-19 while on their **trip**, this **policy** will cover each **insured person**:

- i. up to US\$100,000¹ under Section 14 – Medical expenses overseas; and
- ii. up to US\$100,000¹ collectively under Section 18 – Emergency medical evacuation and Section 19 – Sending you home; OR

(b) **Family cover** (where applicable)

If the **insured person(s)** are diagnosed with COVID-19 while on their **trip** and are insured under a **family cover**, the maximum amount **we** pay under the **family cover** during any one **trip** are as set out below, subject to the limit of cover per **insured person** under paragraph 1(a) above:

- i. up to US\$300,000¹ under Section 14 – Medical expenses overseas; and
- ii. up to US\$300,000¹ collectively under Section 18 – Emergency medical evacuation and Section 19 – Sending you home.

(“**COVID-19 Coverage**”)

2. The **COVID-19 Coverage** shall commence on the start date of the **trip** and remain in effect until the last day of the **trip** or the 90th day of the **trip**, whichever is earlier. (“**Period of COVID-19 Coverage**”)
3. The **insured person** shall be excluded from the **COVID-19 Coverage** if the **insured person** travels in, to or through the countries listed on <https://www.income.com.sg/covid-19-travel#covid19highrisk> at the time of purchase which **we** classify as COVID-19 high risk countries.
4. Conditions to be met to be eligible for **COVID-19 Coverage**:
The **insured person** will only be eligible for the **COVID-19 Coverage** if the **insured person** has undergone a mandatory pre-departure COVID-19 diagnostic test such as COVID-19 Polymerase Chain Reaction (PCR) test within 72 hours before departing for this **trip** and the test result is negative before the **insured person** departs for this **trip** from Singapore. The **insured person** need not submit the test result at the time of purchase but must furnish it at the time of submitting a **COVID-19 Coverage** claim.
5. **We** do not cover the **insured person** under this **policy** if the claim is for expenses incurred for mandatory COVID-19 diagnostic tests that the **insured person** is required to take for the **trip**, such as pre-departure tests and post-arrival tests.
6. Unless indicated otherwise under this Endorsement, all terms defined in the **policy** shall have the same meaning when used in this Endorsement.
7. Except as supplemented by this Endorsement, the terms and conditions under the **policy** shall remain unchanged and shall continue to apply and have full force and effect.
8. In the event of inconsistency between the **policy** and this Endorsement, this Endorsement shall prevail in respect of the **COVID-19 Coverage**.

¹ The rate of US\$1 = S\$1.37 as of 09 September 2020 will be used to compute the claim amount in Singapore dollars (S\$).
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