



IN Pay Travel Insurance Special Conditions for COVID-19



TTIB-COVID-20212-EST

Unofficial translation. In case of differences in interpretation of following conditions, the Estonian text will be regarded as the original.

Valid from 01.11.2021

Validity of COVID-19 insurance

1. The COVID-19 insurance will be valid in the aforementioned countries and continents irrespective of the vaccination certificate or certificate of recovery: Europe, Turkey, Egypt, United Emirates of Arabia, Tunisia, Morocco, Israel, Georgia, Armenia, Azerbaijan, Kazakhstan.
2. If the insurance event occurred in the country or continent not mentioned in the previous article, the COVID-19 insurance will be valid in condition that the insured person has a valid vaccination certificate or certificate of recovery from COVID-19 during the past six months at the time of the insurance event.
3. **The COVID-19 insurance shall not be valid in countries and continents not listed in Article 1, if the COVID-19 test result of the insured is negative, but there is no certificate listed in p 2.**
4. The COVID-19 insurance shall be valid for children up to 11 years (included) irrespective of the existence of the vaccination certificate or certificate of recovery.

Medical assistance insurance

5. The insurance event of the medical assistance insurance is the diagnosing the corona virus COVID-19 (hereinafter as 'COVID-19') during the trip, provided that the testing, diagnosing, treatment and repatriation to Home Country took place in the area of validity of COVID-19 insurance, except Home Country.
6. NB! If shall not compensate the costs related to COVID-19 quarantine or other restrictions (incl. additional accommodation and transport costs) on the grounds of the medical assistance insurance.
7. If shall not compensate the cost of COVID-19 testing necessary for travelling, including testing before the trip, at the airport and after the trip.
8. **The indemnity limit of 100 000 euros shall be applied to the medical assistance insurance provided by these special conditions**, i.e. the maximum amount If compensates in case of the insurance event. If the actual loss is smaller, it is taken as a basis of the compensation.
9. The aforementioned indemnity limit is included into the medical assistance sum insured noted in the "IN Pay travel insurance conditions TTIB-20202". The indemnity limit is not added to the sum insured. The aforementioned indemnity limit is applicable for each insured person and each trip.

Travel interruption insurance

10. The insurance event of the travel interruption insurance is the cancellation of the trip due to the diagnosing COVID-19 of the insured person, her/his family member or sole travel companion before the trip.
11. The insurance event of the travel interruption insurance is not:
 - 11.1. the trip cancellation due to the self-isolation, quarantine or other restrictions related to COVID-19, except in cases mentioned in p 10.
 - 11.2. the trip cancellation due to cancellation or postponing the flight;

11.3. the trip cancellation due to the restrictions applied to the border crossing of Home Country, destination country or transit country.

12. The insurance event of the travel interruption insurance is the unavoidable deviation from the schedule of the trip, which has already begun, due to the diagnosing COVID-19 of the insured person, her/his family member or sole travel companion.
13. If shall compensate the additional accommodation and transport cost occurring due to the insurance event mentioned in the previous point, in order to return to Home Country and being quarantined in the foreign country up to 14 days.
14. The travel interruption sum insured noted in the "IN Pay travel insurance conditions TTIB-20202" shall be applied to the COVID-19 travel interruption insurance provided by these special conditions, i.e. the maximum amount If compensates in case of the insurance event. If the actual loss is smaller, it is taken as a basis of the compensation.
15. The sum insured provided by these special conditions is not added to the sum insured provided by the insurance conditions. The sum insured noted in the p 14 is applicable for each bank card covered by the insurance and each trip.

Application of the travel insurance conditions

16. The rights and obligations arising of the "IN Pay travel insurance conditions TTIB-20202" (including the exclusions, limitations etc.), shall be applied in conjunction with the rights and obligations of these special conditions, except in cases mentioned in p 18.
17. These special conditions shall not be valid, if the insured person goes to trip breaching the rules of self-isolation or quarantine related to COVID-19.
18. The points 24, 119, 120, 237 of the "IN Pay travel insurance conditions TTIB-20202" shall not be applied in this insurance contract up to the extent these are in contradiction with these special conditions.