

## Infectious Disease Endorsement

The following section of cover, called **Infectious Disease Endorsement**, is added to the policy. All policy terms and conditions remain. Contact Lifeline Plus Assistance for assistance in respect of Section 3.

### Definitions

**Aggregate Limit** – means the maximum amount the *Company* will pay the *Insured* in total in relation to all claims under this endorsement in any one *Period of Insurance*

**Infectious Disease** – means a disease that is caused by a micro-organism or sub micro-organism such as a virus that has been transmitted from a human being to other human beings and that prior to the first date of infection of any *Insured Person* has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

### **Operative Time – OT1 Business Travel (excluding Domestic Business Trips)**

While an *Insured Person* is on a *Business Trip* outside the Republic of Ireland or their *Permanent Country of Residence*, cover starting from the time of leaving their regular place of residence or regular place of work, whichever occurs last, until return to their place of residence or place of work, whichever occurs first.

**QUARANTINE** - means a directive by a *Medical Practitioner* or relevant delegated authority, enabled by an order, notice, regulation, statute or statutory instrument issued, to enforce an *Insured Person* to be mandatorily quarantined or isolated at their usual place of residence or at a designated Government quarantine site. The directive must always require the *Insured Person* to stay at the place of quarantine or isolation until the expiry of the period of confinement for an individual detailed within the directive

### Scope of Insurance

**Eligible Persons** - Cover applies to all *Insured Persons* covered under this policy.

### **Operative Time –**

- **OT1 – Business Travel** (excluding Domestic Business Trips)

### Benefits

Section	Coverage	<i>Insured Person</i> Benefit	<i>Insured</i> Benefit
1	Hospitalisation during <b>Business Travel</b> due to <i>Infectious disease</i> while on a <i>Business Trip</i> abroad	€50 / day up to max 10 days	€50 / day up to max 10 days per claim (for <i>Directors or Employees</i> only)
2	<b>Business Travel</b> – Mandated <i>Quarantine</i> in <i>Permanent Country of Residence</i> following a <i>Business Trip</i> abroad		€500 per person
3	<b>Business Travel</b> – Mandated <i>Quarantine</i> while on <i>Business Trip</i> abroad	€50/ day up max 14 days	

The *Aggregate Limit* for Section 1, 2 and 3 is €5,000.

### **Section 1 - Hospitalisation during Business Travel**

This benefit is payable only where a *Business Trip* has been made entirely within the policy *Period of Insurance*. A benefit is payable only where:

- An *Insured Person* is diagnosed during the *Business Trip* with any *Infectious disease* for the first time by a *Medical Consultant*, and the diagnosis results in the *Insured Person* being admitted to a *Hospital*, outside the Republic of Ireland or *Permanent Country of Residence*, as an *Inpatient*, then the *Company* will pay the *Insured Person* €50 per day up to a maximum of €500 and will pay the same benefit to the *Insured* but only where the *Insured Person* is a *Director or Employee* of the *Insured*. For the *Insured Person* this benefit will be payable in addition to any benefit payable under Extension 3 of Section B1.1 of the policy, subject to the *Aggregate Limit*.

### **Section 2- Mandated Quarantine Benefit after Business Travel**

This benefit is payable only where a *Business Trip* has been made entirely within the *Period of Insurance*. A benefit is payable only where:

- On the day of *Business Trip* departure there are no regulations or restrictions in place, or scheduled to be implemented, that would require an *Insured Person* to *Quarantine* on return to the Republic of Ireland or their *Permanent country of Residence* from their *Business Trip*.
- During the *Business Trip* there is a change in regulation that requires the *Insured Person* to *Quarantine* for a minimum period of seven days on return to the Republic of Ireland or their *Permanent country of Residence* from their *Business Trip*.

This benefit is payable to the *Insured* to the sum of €500 for every *Insured Person* who is required to *Quarantine* but only be paid once in respect of any one *Insured Person*, subject to the *Aggregate Limit*.

### **Section 3 – Mandated Quarantine Benefit during Business Travel**

If an *Insured Person* is diagnosed during a *Business Trip* outside the Republic of Ireland or their *Permanent Country of Residence* with any *Infectious disease* for the first time by a *Medical Consultant*, and as a consequence the *Insured Person* cannot return home on the planned return date, then the *Company* will pay the *Insured Person* the *Sum Insured* € 50 per day up to a maximum of 14 days. This daily indemnity will only be paid from the day after the initial planned return home date. The indemnity will not be paid whilst the *Insured Person* is hospitalised and is benefiting from Section 1 – Hospitalisation Benefit. Section 1 and Section 3 of this endorsement are not concurrently additive but can be consecutive. This benefit shall only be paid once in respect of any one *Insured Person*, subject to the *Aggregate Limit*.

### **Exclusions**

In addition to the exclusions listed in the policy wording the *Company* does not accept any claim

1. directly or indirectly resulting from or attributable to the *Insured Person* suffering from any physical defect or infirmity that would:
  - put them at Very High Risk or High Risk from Covid-19 or any other *Infectious Disease* according to the Health Service Executive of Ireland (or equivalent for those *Insured Persons* not resident in the Republic of Ireland) and
  - existed prior to inception or any renewal of the policy unless advised to and accepted in writing by the *Company*.
2. for any *Insured Person* aged 70 years or older at the start of the *Business Trip*;
3. for an *Insured Person* who was already in *Hospital* as an *Inpatient* or *Quarantine* for an *Infectious Disease* at the commencement of the *Business Trip*;
4. where an *Insured Person* has contracted an *Infectious Disease* deliberately or as a result of negligent or reckless behaviour;
5. arising out of any criminal or illegal act committed by the *Insured* or any *Insured Person*;
6. arising as a result of war, an act of terrorism or rebellion, insurrection, rioting or civil commotion or unrest.
7. No benefit is payable for trips other than *Business Trips*.

Subject to policy terms and conditions