









### Are there any restrictions on cover?

- ! You or someone acting on your behalf must contact the AIG Travel Assistance as soon as reasonably possible to notify us of a claim
- ! AIG will settle a claim directly with the provider of Quarantine accommodation or medical services. That does not apply for a cost of positive COVID-19 test or change fees for a return flight due to a positive diagnosis or when the Insured Person settled the claim reasonably and adequately with the provider of aforementioned services directly.



### Where am I covered?

- ✓ Outside your country of residence
- ✓ No cover is provided for any trip in, to or through Iran, Cuba, Syria, North Korea, and the Crimea Region of the Ukraine.



### What are my obligations?

- You must take all reasonable steps to avoid or reduce any loss
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim, and follow the claims procedure set out in the policy
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### When and how do I pay?

No payment for cover is required from you as an Insured Person.



### When does the cover start and end?

Cover for medical expenses and quarantine allowance start when you arrive at the first overseas destination as shown on your travel itinerary. Cover ends when you return to your country of residence or 31 days after this cover started, whichever is earlier.

- If medical treatment for COVID-19 is initiated within the 31 day coverage period, cover under medical expenses will continue beyond 31 days until you return to your country of residence, subject to the applicable limits and the other terms and conditions of this policy.

Cover for emergency travel assistance starts when you are boarding for the first overseas destination as shown on your travel itinerary and ends when you return to your country of residence or 31 days after this cover started, whichever is earlier.



### How do I cancel the contract?

The cover is provided as group insurance and the insured person cannot cancel the contract. The cover is provided at no cost to the insured person so there is no entitlement to a refund.