



Travel insurance special conditions for COVID-19

TT-COVID-20211



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

These special conditions shall be applied, if noted in the policy document.





Area of validity of COVID-19 insurance

-  1. The area of validity of the COVID-19 insurance is Europe and Turkey, Egypt, United Emirates of Arabia (UEA), Tunisia, Morocco, Israel, Georgia, Armenia, Azerbaijan, Kazakhstan.
-  2. The COVID-19 insurance is not valid in the countries and continents not mentioned in the previous point.


Medical assistance insurance

-  3. 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 Estonia took place in the area of validity of COVID-19 insurance, except Estonia.
-  4. 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.
-  5. 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.
- 6. The insurance sum of the medical assistance insurance noted on the policy document shall be applied to the medical assistance insurance set forth by these special conditions.

Travel interruption insurance

-  7. The insurance event of the travel interruption base 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.
-  8. The insurance event of the travel interruption base insurance is not:
 - 8.1. the trip cancellation due to the self-isolation, quarantine or other restrictions related to COVID-19, except in cases mentioned in p 7.
 - 8.2. the trip cancellation due to cancellation or postponing the flight;
 - 8.3. the trip cancellation due to the restrictions applied to the border crossing of Estonia, destination country or transit country.
-  9. The insurance event of the travel interruption base 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
-  10. 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 Estonia and being quarantined in the foreign country up to 14 days.
- 11. The insurance sum of the travel interruption base insurance noted on the policy document shall be applied to the travel interruption base insurance set forth by these special conditions.

Application of the travel insurance conditions

- 12. The rights and obligations arising of the "Travel insurance conditions TT-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 14.
-  13. 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.
- 14. The points 18, 90, 145, 147 of the "Travel insurance conditions TT-20202" shall not be applied in this insurance contract up to the extent these are in contradiction with these special conditions.