



**Endorsement for attachment to Your Schedule of Insurance Underwritten by Antares  
Syndicate 1274 Contract Number: B1121C220593**

## **Covid 19 Endorsement**

### **COVID-19 COVER EXTENSION UNDER SECTION 3, CANCELLATION, CURTAILMENT (INCLUDING REPLACEMENT AND REARRANGEMENT) AND CHANGE OF ITINERARY**

Subject to the payment of the additional premium **We** agree to remove special exception 15 from Section 3. Cover is therefore granted on the following basis;

If a PCR test confirms that the **Insured Person** has a **Positive Test** for COVID-19 within 7 days of the commencement of an **Insured Journey**, **We** will pay up to the limit shown in the **Schedule** for each **Insured Person** any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions should the trip be cancelled.

This cover only applies where it is an Insured Person who has received a **Positive Test** for Covid-19

For the purpose of this cover, a "**Positive Test**" means a polymerase chain reaction (PCR) test returning a positive result with subsequent laboratory confirmation of the positive result (the laboratory confirmation may be after the 7 day period referred to in this cover)

The General Exclusions, Conditions as well as the special exceptions (other than No 15) listed under Section 3, Cancellation and Curtailment, continue to apply.

#### **ADDITIONAL EXCLUSIONS APPLICABLE TO THE COVID-19 EXTENSION**

**We** will not be liable for:

1. Any claims for Curtailment ; or
2. Where the **Insured Person** experienced any symptoms consistent with Covid-19 or received any diagnosis or test result (including but not limited to a **Positive Test**) indicating that they had contracted Covid-19 prior to the Policy being taken out and the same case of Covid-19 persisted into the time commencing from 7 days of the **Insured Person's** scheduled commencement of an **Insured Journey**; or
3. for any costs, expenses or any other amount incurred in respect of self-isolation or quarantine whether legally mandated or otherwise; or
4. for costs, expenses or any other amount incurred if the **Insured Journey** is cancelled or Curtailed as a result of any governmental orders and/or restrictions and/or rules related to Covid-19 which are applied collectively to a group of persons and/or businesses (e.g. 'lockdowns'); or
5. for costs if the **Insured Person** has refused or not taken up an offer of vaccination for Covid-19 (this means both doses if available to the **Insured Person** and the vaccine requires two doses) for any reason other than genuine medical grounds (The **Insured Person** must prove to **Us** the genuine medical grounds) or

6. any amounts recovered or recoverable by the **Insured**, or **Insured Person** from any other source (including but not limited to from Accommodation providers, Public Transport providers, travel service providers, and any creditor under the Consumer Credit Act 1974 or similar legislation). Such recoveries shall be deducted from the claim, or if **We** have already paid the claim such amounts will be recoverable from the **Insured** by **Us**.

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED**

Signed on behalf of  
Banner Financial Services

A handwritten signature in black ink, appearing to be 'M. P.', written over a horizontal line.

Date of Issue: 22 August 2022