

## Clauses additional coverages BTA 2021-01

### Definitions

#### ***(Specified Infectious Disease - SID)***

An illness caused by a micro-organism, sub-micro-organism or virus that is passed on from human to other humans. The sickness must be categorised as a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO) before the infection of an insured person.

#### ***Quarantine***

An instruction from a Doctor, Medical Advisor or relevant government body who has the authority to ask the insured person by order or by urgent recommendation to be in quarantine. The instruction must always be that the insured person must be in quarantine or isolation for the term in the guidelines and that there are legal consequences when the insured person is not following these guidelines.

#### ***Business trips (excluding business trips in the country of residence)***

In case the insured person is on a business trip outside his/her country of residence, the coverage starts when the insured person leaves his/her permanent residence or normal working place. The coverage ends as soon as the insured is back on his/her permanent residence or normal working place.

### Coverage

This coverage is only for employees and board members of the policy holder and insured entities who are insured under the business travel insurance with the terms 2018-08.

Section	Coverage	Coverage for insured person	Coverage for policy holder(s)
1	Hospitalization due to <b><i>Specified Infectious Disease</i></b>	€50 per day with max of €500 per event	€ 50 per day with max of € 500 per event (per employee)
2	<b><i>Business travel – Quarantine</i></b>	€ 500 per person per event	
3	<b><i>Business travel – Quarantine abroad</i></b>	€ 50 per day with a max of 14 days	
4	<b><i>Business travel</i></b> – repatriation by the government	Actual costs with a max of € 500/per person per event	
5	<b><i>Payment for temporary full work disability due to Specified Infectious Disease</i></b>	Fixed amount of € 250 per full week that the insured person is not able to go back to work after 14 days from the diagnosis of the <b><i>Specified Infectious Disease</i></b>	

### **Section 1 – Hospitalization**

In case the insured person is on a business trip outside his country of residence and is diagnosed by a doctor with a ***Specified Infectious Disease*** and the insured person needs hospitalization because of this diagnosis, the insurance company will pay out € 50 per day with a max of € 500 to the insured person and to the policyholder.

### **Section 2 – Coverage mandatory quarantine after business trip**

This coverage is only valid when there is a business trip and  
-on the day of departure of this business trip there are no (planned) regulations or restrictions that will force the insured person to go in quarantine after coming back to the country of residence  
-during the business trip an event happens for which the regulations of the government require the insured person to go in quarantine back in the country of residence for a minimum of 7 days

The payment for this coverage is € 500 per insured member who needs to go in quarantine, paid to the insured member.

### **Section 3 – Coverage Quarantine during business trips**

An insured person is on a business trip outside his/her country of residence. The insured person is diagnosed by a doctor with a ***Specified Infectious Disease*** and the insured person cannot go home on the planned return date. The insurance company will then pay € 50 per day with a minimum of 24 hours and a maximum of 14 days to the insured person. This daily allowance will start from the planned date of the return trip home. This payment is not valid when there is already payment because of section 1 hospitalization. The payments for section 1 and section 3 are not cumulative.

### **Section 4 – Business travel, repatriation by the government.**

In case the government of the country of residence of the insured person decides to repatriate their citizens to the country of residence as a result of an outbreak of a ***Specified Infectious Disease*** the insurance company will pay for the actual costs for the repatriation to the insured person with a maximum of € 500 per person and only in case these actual costs are invoiced to the insured person.

### **Section 5 – Payment for temporary full work disability due to Specified Infectious Disease**

In case the insured person cannot go back to work. 14 days after the official diagnosis of the ***Specified Infectious Disease***, and this is purely the result of this ***Specified Infectious Disease***, the insurance company will pay a fixed amount of € 250 per started week to the insured person. The payment of this fixed amount will start from week 3 after the official diagnosis of the ***Specified Infectious Disease***. The maximum payment term is 12 weeks. This coverage is only for the insured person and not for his/her family members.

### **Exclusions**

In addition to the terms and conditions, the insurance company does not need to pay when:

1. the insured person was already infected with a ***Specified Infectious Disease*** at the start of the trip
2. the insured person got a ***Specified Infectious Disease*** intentional or as a result of negligence or recklessness
3. in case the trip was not primarily made in relation to the activities for the policyholder