

## HAPPY LANDING INSURANCE ENDORSEMENT

Nowwithstanding anything to the contrary in the Policy and in addition to the coverage provided under the Policy, it is hereby declared and agreed that with immediate effect, extended coverage shall be added as follows:

### 1. Extension Cover for Travel Alert System

If the Government of Macau issues the Travel Alert in accordance with Macao Special Administrative Region Travel Alert System advising Macau travelers to avoid non-essential travel or all travel to a city, location or country that is included in the Insured Person's original Journey itinerary, then provided that the event giving rise to the Travel Alert being issued prevents the Insured Person from commencing or continuing the planned Journey, the Company shall provide cover for the following:

#### A. Journey Cancellation

In the event of cancellation of journey by the Insured Person as a direct result of the issuance of Alert Level 2 /Alert Level 3 for the planned destination before the departure of the journey, the Company will pay for Loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the sole benefit of the Insured Person and which are not recoverable from any other source, subject to the sub-limits below :

- i) Alert Level 2 – 50% of the Loss and up to the Maximum Benefit stated in Section 9 “Loss of Deposit or Cancellation” in the Policy.
- ii) Alert Level 3 – 100% of the Loss and up to the Maximum Benefit stated in Section 9 “Loss of Deposit or Cancellation” in the Policy.

#### Provided that:

- a) The Policy/Certificate of Insurance is issued not later than twenty-four (24) hours before the date on which the Alert Level 2 /Alert Level 3 is first issued for the planned destination (as shown on the booking invoice); and
- b) Cancellation of air tickets, tour packages or other travel arrangements shall take place not earlier than seven (7) days before the commencement date of the Period of Insurance and the Alert Level 2 /Alert Level 3 is in force at the time of such cancellation.

#### B. Journey Curtailment

In the event of curtailment of journey as a direct result of the issuance of Alert Level 2 /Alert Level 3 for the planned destination during the Journey and return to Macau, the Company will pay for proportional return of the Irrecoverable Prepaid Cost of the planned holiday as shown on the booking invoice, calculated at pro rata for each complete day of the planned holiday lost, subject to the sub-limits below :

- i) Alert Level 2 – 50% of the Loss and up to the Maximum Benefit stated in Section 10 “Curtailment” in the Policy.
- ii) Alert Level 3 – 100% of the Loss and up to the Maximum Benefit stated in Section 10 “Curtailment” in the Policy.

#### Provided that:

Alert Level 2 /Alert Level 3 is not issued for the planned destination prior to the scheduled journey.

### 2. Extension Cover for Infectious Disease

“Infectious Disease” means any kind of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.

#### A. Period Extension

If the Insured Person is compulsorily isolated by local authority in the itinerary in consequence of being suspected to have contracted **Infectious Disease**, the period of insurance of the policy will automatically be extended until 7 days after the termination of the isolation or the time the Insured Person returns to Macau thereafter, whichever is the earlier.

#### B. Full Premium Refund

In the event that the Insured cancels the policy due to unavoidable cancellation of travel by reason that World Health Organization has declared the planned destination as infected area, full premium paid will be refunded.

#### Provided that:

- The Insured should provide relevant documents as required to substantiate the claim.
- If World Health Organization declares the destination as infected area on the date of issuance of the policy, no insurance whatsoever will be covered.

It is further agreed that the definition of Sickness in the policy includes **Infectious Disease**. If the Insured Person is diagnosed with **Infectious Disease** during the period of insurance, covers shall also be extended to apply to Section 2 “Medical and Other Expenses”, Section 3 “Hospital Benefits”, Section 9 “Loss of Deposit or Cancellation”, Section 10 “Curtailment” and Worldwide Emergency Assistance Benefit under the policy.

### 3. Extension Cover for Additional Cash Allowance

In case of compulsory isolation and/or involuntary stay at the planned destination, the Company will pay EITHER:

- A. If the Insured Person is compulsorily isolated in the course of the itinerary or within three days upon return to Macau in consequence of having contracted or being suspected to have contracted **Infectious Disease**, the Company will pay to the Insured Person a benefit of MOP500 each day up to MOP5,000. **Provided that** : the place of isolation should be hospital or other places designated by the government for the purpose of isolation but excluding isolation at home; OR
- B. The circumstance or incident leading to the issuance of Alert Level 3 being hoisted during the insured journey prevent the Insured Person from completing the insured journey within the period stated in the original itinerary and cause the Insured Person to stay at the planned destination involuntarily while Alert Level 3 to be hoisted, the Company will pay to the Insured Person a benefit of MOP500 each day up to MOP5,000. **Provided that:** a) Alert Level 3 was not hoisted on the departure date; and b) No benefit is allowed under Section 8 “Travel Delay” arising from the same cause.

Unless otherwise provided, the terms, exclusions and conditions of this Policy shall remain in force and apply to this Happy Landing Insurance Endorsement.

**China Taiping Insurance (Macau) Company Limited**