

AHI COVID-19 Policy Exclusion

OFFICIAL

It is hereby declared and agreed that the following Exclusion applies to the Policy with effect from 1st September 2020:

Exclusion:

No cover is provided for any claim in any way caused by or resulting from:

- a) coronavirus disease (COVID-19);
- b) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

The Exclusion only applies to the following Benefits under this Policy;

Benefits:

Section 4.1: Additional Expenses only

Section 4.1: (iii) Reasonable Funeral Expenses – Section 4.1 Definitions ‘Medical and Additional Expenses’ sub-clause (i)

Section 4.2: Cancellation & Curtailment Expenses

Section 6: Loss of Deposits

Section 6.3: Corporate Events

Section 14: Political Risk & Natural Disaster Evacuation

Section 14.2: Incidental Expense