

POLICY NR. 91360099-PV21  
POLICY HOLDER: O.D.A.R. Villaggio San Paolo

COVID-19 and insurance coverage

Subject: Insurance cover for travel cancellation guarantees in the event of covid19 illness despite pandemic status.

In relation to the policy in question, we hereby confirm coverage for travel cancellation and interruption cases attributable to Covid-19, although Covid-19 is still classified as an epidemic or pandemic by the WHO, and is generally excluded.

Therefore, ERGO Assicurazione Viaggi will not object to the exclusion of the pandemic as long as the number of contagions remains under control. In case of important changes that would induce the Italian Government to take restrictive measures, ERGO Travel Insurance reserves the right to exclude the insurance coverage, with subsequent communications that will have effect on future bookings, and will not affect policies already purchased.

Some practical examples to better illustrate the application of the insurance coverage as of today:

Insurance cover is provided in the event that an insured person is unable to undertake the trip:

- a) Because he is found to have a body temperature higher than 37,5°C, even in the presence of a subsequent Covid19 negative test;
- b) Because the insured has tested positive for Covid19 even in the absence of symptoms or fever;
- c) Because the insured person fell ill with Covid19, as certified by the general practitioner;
- d) Because a close relative or a member of the insured's household fell ill with co-vid19 and the insured's presence at home is required;
- e) Why the insured's travel companion has fallen ill with covid19 and the trip cannot be undertaken.

Coverage is also provided in the event that the insured or a traveling companion is quarantined by order of the government or a public authority on the suspicion that the insured or a traveling companion has been exposed to a contagious disease (including Covid19 infection). The need to be subject to quarantine must be adequately substantiated by official documentation from the quarantine authorities.

The insurance does not cover quarantine that applies generally or extensively to a part or all of a population or geographical area or that applies at the place of departure, destination of the trip or intermediate stages.

The insurance cover does not operate if the insured cannot or does not want to undertake the trip because he or she is worried - even as a patient at risk - about a contagion also due to an increasing number of cases at the place of vacation or destination of the trip.

In case of lockdown, closure of borders or restrictions limiting the freedom of movement of Italian citizens, the policy will have no effect on the trips that may be cancelled, for which the Authority will have to provide appropriate forms of compensation for services paid and not used.

Milan, 2021/12/20



ERGO Reiseversicherung AG  
Rappresentanza Generale per l'Italia