Details of the cover for COVID-19 available on Yourtravelcover.com policies issued after 04th January 2022, insured by Red Sands Insurance Company (Europe) Ltd.

We are happy to outline the cover now available on Insurewithease.com policies issued after 04th January 2022, in regards to COVID-19, in addition to all other terms and conditions outlined within the policy wording:

<table>
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<tr>
<th>Section of cover</th>
<th>What IS covered</th>
<th>What is NOT covered</th>
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| Cancellation – ‘If you are unable to go on your trip’ | Cancellation due to you, or anyone insured on the policy, becoming ill with an infectious disease (including contracting Covid-19) within 14 days before the start of your trip, subject to you being able to provide evidence from a medical professional confirming your illness or infectious disease. | - Any claim where you or anyone insured on the policy, chose or were instructed or recommended to quarantine or isolate as a result of exposure to an infectious disease including COVID-19.  
- Any claim where a Relative, Travelling Companion or Close Business Colleague not insured on the policy contracts or shows symptoms of COVID-19.  
- Any claim arising from the carrier’s (e.g. airline) or any agent of the airport operator refusal to permit an Insured Person to travel for whatever reason.  
- Any claim in respect of a travelling companion, a Relative or a Close Business Colleague not insured on the policy contracting COVID-19.  
- Any claim due to disinclination to travel or fear of an epidemic or pandemic.  
- Any claim relating to change in travel advice by the Foreign and Commonwealth Office (FCDO) or comparable prohibitive regulations by the government of the country you are in or travelling to relating to any infectious disease including COVID-19. This includes compulsory entry requirements and quarantine periods.  
- Any claim for losses that are insured or guaranteed by any other existing protection e.g. Package Travel Regulations, Air Passenger Rights, ATOL, ABTA, or credit card protection under Section 75 of the Consumer Credit Act. |
| Curtailment – ‘If you need to come home early’    | Cutting short your trip due to you, or anyone insured on the policy, becoming ill with an infectious disease (including contracting Covid-19) subject to you being able to provide evidence from a medical professional confirming your illness or infectious disease. | - Any claim where you, or anyone insured on the policy, chose or were instructed or recommended to quarantine or isolate as a result of exposure to an infectious disease including COVID-19.  
- Any claim where a Relative, travelling companion or Close Business Colleague not insured on the policy contracts or shows symptoms of COVID-19.  
- Any claim arising from the carrier’s (e.g. airline) or any agent of the airport operator refusal to permit an Insurer Person to travel for whatever reason.  
- Any claim in respect of a travelling companion, a Relative or a Close Business Colleague not insured on the policy contracting COVID-19.  
- Any claim due to disinclination to travel or fear of an epidemic or pandemic.  
- Any claim relating to change in travel advice by the Foreign and Commonwealth Office (FCDO) or comparable prohibitive regulations by the government of the country you are in or travelling to relating to any infectious disease including COVID-19. This includes compulsory entry requirements and quarantine periods.  
- Any claim for losses that are insured or guaranteed by any other existing protection e.g. Package Travel Regulations, Air Passenger Rights, ATOL, ABTA, or credit card protection under Section 75 of the Consumer Credit Act. |
| Medical Expenses – ‘If you need emergency medical attention’ | Customary and reasonable emergency medical treatment and repatriation costs if you contract an infectious disease (including Covid-19) while you are abroad. | - Emergency medical treatment and repatriation costs if you chose to travel against the advice of the Foreign and Commonwealth Office (FCDO), government or local authority.  
- Any claims where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.  
- There is no cover if you choose or are instructed or recommended to quarantine or isolate abroad as a result of an infectious disease including COVID-19 unless you incur emergency medical treatment. |