

GPAFI Premium and Coronavirus

Please have your insurance policy, Table of Benefits, General Conditions of Insurance and any special clauses relating to your policy with you so that you can check the cover and compensation amounts.

I. How are the quarantines covered by the GPAFI Premium policy?

The quarantines are divided into two categories:

- The insured is asymptomatic:
 - The quarantine is covered by the benefit "*Article 39 Crisis Assistance: Cost of changing stay*".
 - The insured must provide travel documents relating to a visit to an affected area as proof.
 - The affected areas are as follows:
 - China, Hong Kong included;
 - Iran;
 - Italy;
 - Japan;
 - South Korea;
 - Singapore;
 - This list will evolve with the developments surrounding the context, we recommend our insured to contact us.
 - When the quarantine takes place abroad, the client benefits from an extension of the stay according to the above-mentioned benefit;
 - Cancellations and changes to future trips are covered if the trip takes place during the quarantine period according to the above-mentioned benefit.
- The insured is symptomatic:
 - The quarantine is medically necessary and covered by the "*Article 37 Travel Assistance Extension of stay*" benefit;
 - The insured must provide a medical certificate attesting to the quarantine;
 - When the quarantine takes place abroad, the client benefits from an extension of stay according to the above-mentioned benefit;
 - Cancellations and future modifications of the trip are covered if the trip takes place during the quarantine according to benefit "*Article 36 Cancellation of travel Cost of cancelling or changing stay and transport arrangements prior to departure*".

II. Are repatriations covered by the GPAFI Premium policy?

Repatriations are divided into two categories:

- The insured person is tested positive with a mild clinical condition and will be treated on the spot in accordance with the local facilities and in agreement with the local health authorities.
- The insured tests positive with an unstable clinical condition but can be transported by plane: A medical plane can be set up with specific equipment (isolation bubble + suit for the staff).

We remind you that all decisions for both quarantines and repatriations depend on the local health authorities in the country of destination and the authorities in the insured's country of residence.

III. Are trip cancellations due to coronavirus covered by the GPAFI Premium policy?

Trip cancellations are covered by the "Article 39 Crisis Assistance: Cost of changing stay".

According to our general terms and conditions, cancellations are covered if, after booking the trip, the official Swiss services (Federal Department of Foreign Affairs or Federal Office of Public Health) and/or the World Health Organization advise against the trip.

This cover is provided as a subsidiary and complementary measure to the reimbursements of the airline companies and travel service providers.

Trips to countries with no restrictions are not covered by the GPAFI Premium policy.

IV. Are interruptions and changes to trips due to the coronavirus covered by the GPAFI Premium Policy?

Travel interruptions and changes due to coronavirus are covered by the service: "Article 39 Crisis Assistance: Cost of changing stay".

These interruptions and changes are only valid if the country of destination is subject to a travel restriction by the FDFA, FOPH and/or WHO.

Travel to countries subject to no travel restrictions is not covered by the GPAFI Premium policy.

V. Are events/conferences cancelled by the organisers or foreign countries covered by the GPAFI Premium policy?

The claims covered by our insurance policy do not provide for reimbursement of travel cancellation costs in the event of cancellation of events/events/conferences abroad. We advise you to contact the organiser in order to obtain compensation if necessary.

VI. Are recommendations and information from organisations and/or governments other than those mentioned in the General Terms and Conditions taken into account in the GPAFI Premium cover?

According to our general terms and conditions, the recommendations and information on which we base our decisions must come from the Swiss authorities (FDFA, FOPH) and/or the WHO. The recommendations of other international bodies and governments have no influence on our policies.

VII. Does the GPAFI Premium policy cover travel bans imposed locally at the place of destination? Decisions taken by governments/organisations other than Swiss authorities (FDFA and FOPH) and/or the WHO with regard to foreign travellers?

According to our general terms and conditions, we only follow the recommendations issued by the Swiss authorities (FDFA, FOPH) and/or the WHO. However, in view of the rapid evolution of the epidemic, we will analyse these requests on a case-by-case basis.

VIII. The airline has cancelled a flight to a country not recommended by the FDFA, FOPH and/or WHO. Does the GPAFI Premium policy cover the flight ticket?

These costs are covered as a subsidiary and complementary service to the services provided by the airline companies and after presentation of the supporting documents.

IX. Our sources of information are at your disposal:

- **The Swiss Federal Department of Foreign Affairs FDFA**
<https://www.dfae.admin.ch/eda/en/fdfa.html>
- **The Swiss Federal Office of Public Health**
<https://www.bag.admin.ch/bag/en/home.html>
- **The World Health Organization**
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- **Centers for Disease Control and Prevention**
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- **GardaWorld Travel Security (access depending on your policy type)**
<https://travelsecurity.garda.com/welcome>

We would like to remind you that the epidemic is evolving rapidly, so the answers given above may change depending on the situation.

We remain at your disposal for any questions on the epidemic line set up by TSM:

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