

KT.0962.21

Special Conditions of Travel Insurance

In addition to these Special Conditions, the General Terms and Conditions of Insurance Contracts and the Terms and Conditions of Travel Insurance also apply. In the event of any inconsistencies between these Special Conditions and the General Terms and Conditions of Insurance Contracts or the Terms and Conditions of Travel Insurance, these Special Conditions shall prevail.

All insurance terms and conditions can always be found on our website at the following address: www.ergo.ee.

Please take the time to read the terms and conditions of insurance carefully. If you have any questions, please contact us by email at info@ergo.ee or by phone (+372) 610 6500. We'll be happy to help you.

COVID-19 additional cover

It is not possible to choose the COVID-19 additional cover separately, it is valid if you have chosen the relevant insurance covers (health insurance, cancellation or interruption of travel) and they are specified in the policy.

COVID-19 means the disease caused by the coronavirus SARS-CoV-2, which has been medically confirmed by a PCR test.

COVID-19 additional cover will only apply if you comply with established COVID-19 rules and comply with safe travel requirements while staying at home and abroad and crossing borders.

Example: There is a requirement for vaccination or a negative test for travel, a requirement for mask wearing, a 2 + 2 rule, etc.

Health insurance

If you are diagnosed with COVID-19 while travelling, we will reimburse medical expenses up to 50 000 euros in accordance with point 2 of the Terms and Conditions of Travel Insurance (health insurance).

Cancellation or interruption of travel

If you, a person connected with you (e.g. a family member) or your travel companion (if the travel was booked and bought for two persons) is diagnosed with COVID-19, we will address this situation according to the point 3.5.1 of the Terms and Conditions of Travel Insurance (an event happened to the insured, a person connected with the insured or their travelling companion) and compensate the damages according to the point 3 (Cancellation or interruption of travel) of the Terms and Conditions of Travel Insurance.

If you are diagnosed with COVID-19, we will compensate damages up to 2000 euros, but not more than the sum insured for cancellation or interruption indicated in the policy.

We will not reimburse the cost related to self-isolation and quarantine unless it relates to the COVID-19 disease that you have been diagnosed.

Example: Damage or loss caused by the cancellation of a trip will not be compensated if you have been assigned to self-isolation as a close contact and therefore cannot travel.