

○ RISK PARTNERS

# COVID19 Insurance for the Passenger



# COVID19 Insurance Cover

COVID19 has damaged demand for air travel and destroyed the confidence of passengers to fly. To help bring back confidence in travelling Piiq Risk Partners has created a bespoke COVID19 insurance product.



## TRIGGER

- Disruption due to COVID19 that prevents travel
- Denial of travel by the airline or the airport or government authority



## Medical Expenses

- Covers the cost of Medical Expenses related to COVID19
- Includes the cost of PCR Test



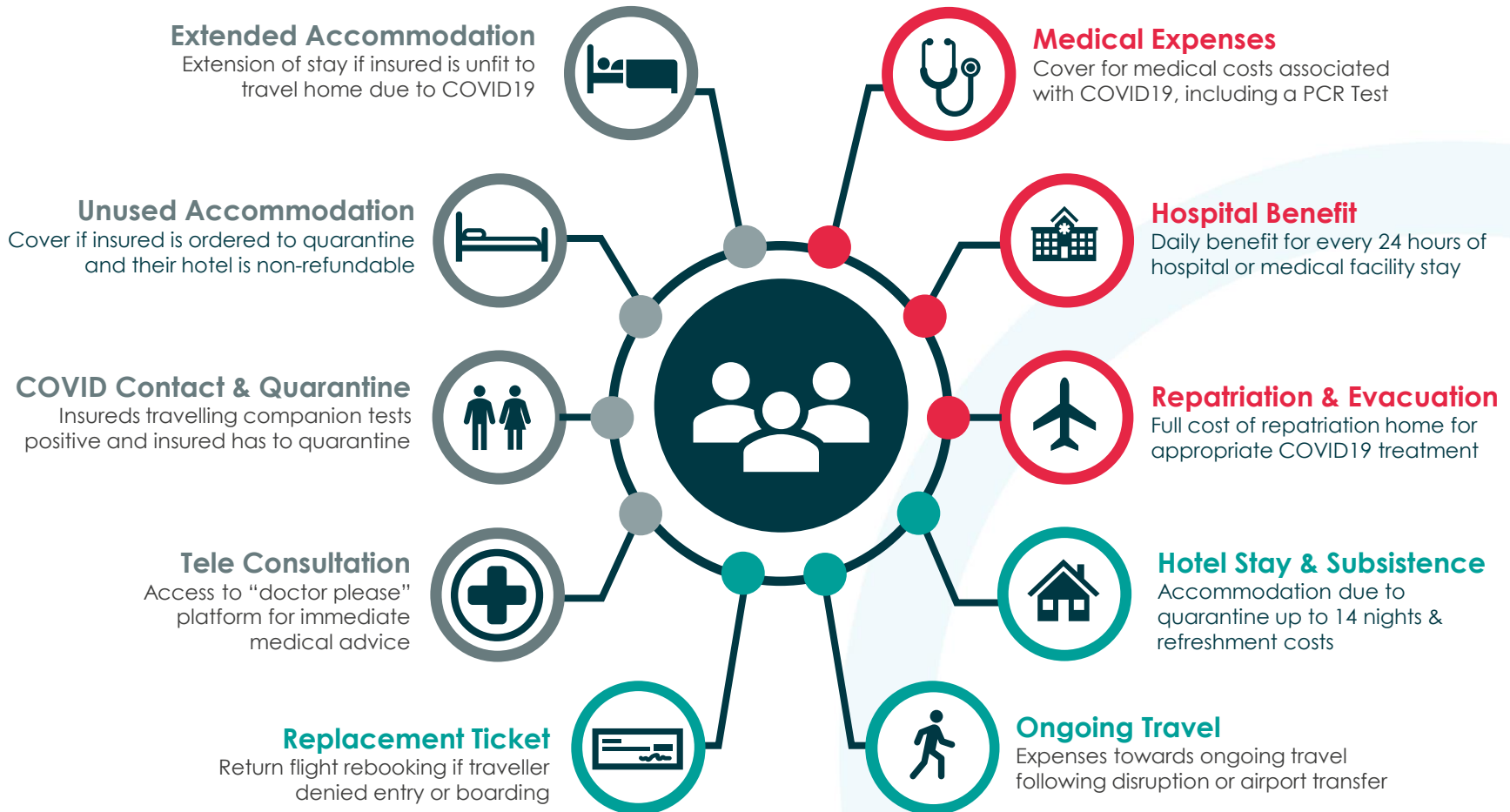
## Cost of Journey

- Covers cost of return travel
- Pays for missed accommodation and other costs

# Policy Features



The following features can be provided to cover the passenger for COVID19 related disruptions and tailored to the airline's preferences:



# Policy Benefits and Optional Add-Ons

## Policy Benefit

Additional Benefits Core Policy Features

<b>Medical Expenses</b>	<b>Repatriation &amp; Evacuation</b>	Full cost of repatriation home for appropriate COVID19 treatment	<b>€150,000</b>
	<b>Hospital Benefit</b>	Daily benefit for every 24 hours of hospital or medical facility stay	
	<b>PCR Test</b>	Cost of a COVID19 Test	
<b>Disruption Costs</b>	<b>Quarantine Expenses (Hotel &amp; Refreshments)</b>	Accommodation due to quarantine up to 14 nights & refreshment costs	<b>€3,000</b>
	<b>Ongoing Travel</b>	Expenses towards ongoing travel following disruption or airport transfer	<b>€2,000</b>
	<b>Replacement Ticket</b>	Return flight rebooking if traveller denied entry or boarding	<b>€3,000</b>
<b>Additional Benefits</b>	<b>Tele Consultation</b>	Access to "doctor please" platform for immediate medical advice	<b>To be costed</b>
	<b>Extended Accommodation</b>	Extension of stay if insured is unfit to travel home due to COVID19	<b>To be costed</b>
	<b>Unused Accommodation</b>	Cover if insured is ordered to quarantine and their hotel is non-refundable	<b>To be costed</b>
	<b>COVID Contact &amp; Quarantine</b>	Insureds travelling companion tests positive and insured has to quarantine	<b>To be costed</b>

(Or currency equivalent)

# Information for Quote

To provide a formal quote and confirm pricing insurers require the following information:

- Pre-COVID number of ticket sales, number of pax carried and ticket sales forecasts.
- % of ticket purchased on a “flexible” basis
- % of single trip purchases vs round trips
- Average duration for round trips
- Average number of passengers per PNR
- If possible, any data on top 10 routes
- Average booking value in case we have to provide products based on ticket price

# Benefits of purchasing COVID19 Cover

There are a number of benefits when purchasing COVID19 cover:



## Cost of Ticket & Journey Secure

- The passenger is guaranteed to be reimbursed for their journey if disrupted by COVID19
- Quarantine expenses covered by the policy



## Access to Medical Care

- Hospital care, inpatient treatment and testing covered
- Confidence of receiving treatment abroad with insurance paying medical costs



## Continuous support from leading Insurer

- Experienced team with world class claims infrastructure
- Multi lingual 24 hour helpline accessible by passengers anywhere in the world



## CUSTOMER CONFIDENT TO TRAVEL

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