

Endorsement to QM8459-1021

If Weekly benefits – Illness has been selected, the following benefit is included.

Coronavirus benefit

What we will pay

Notwithstanding the Infectious or Contagious Disease Exclusion during a Public Health Emergency of International Concern, we will pay you a weekly benefit of the amounts as set out in the compensation table in this Endorsement if the payable condition shown:

- occurs during the period of insurance; and
- is a direct result of illness.

For the purposes of this Endorsement only, the illness must:

1. have first occurred during the period of insurance; and
2. be a direct result of contracting SARS-CoV-2 (Covid-19), including any variants; and
3. be diagnosed by a registered medical practitioner.

What we will not pay

We will not pay for any claim under this Endorsement:

- if the claim arises directly or indirectly out of any pre-existing condition; or
- if the claim arises directly out of any injury; or
- if the claim is in respect of any period of quarantine or isolation whether voluntary or enforced unless a payable condition under this Endorsement has occurred.

Restrictions

The restrictions that are listed under Section C – Weekly benefits – Illness restrictions also apply to this Endorsement with the following variations:

- restriction (c) is varied to:
 - (c) Weekly benefits will be paid after the excluded period of claim has elapsed. The excluded period of claim for this benefit is the greater of:
 - > 42 days; or
 - > the number of days shown in the Policy Schedule under Weekly benefits - Illness.
- restriction (d) is varied to:
 - (d) We will pay weekly benefits while you continue to suffer temporary partial disablement or temporary total disablement up to a maximum of 26 weeks.

- Point 5 under restriction (h) is varied to:
 - > reimbursement of fixed business expenses is payable up to a maximum benefit period of 26 weeks; the weekly benefit limit shown in the Policy Schedule includes fixed business expenses as part of your declared earnings;

Coronavirus benefit Compensation table – Weekly benefits - Illness

Illness resulting in: Payable condition	Compensation
Temporary total disablement	up to the weekly benefit limit shown in your Policy Schedule under Weekly Benefits - Illness
Temporary partial disablement	up to the weekly benefit limit shown in your Policy Schedule under Weekly Benefits - Illness