

The travel insurance is included in every trip booked by a GM.

Event	Cases	Covered / Not Covered	Comments	
Before departure	CONTRACTION OF COVID	The GM (or a people who travels with the insured) is infected by Coronavirus, placed in quarantine and has to cancel his trip before departure	Covered	The Coronavirus is a sickness covered by the policy (cancellation).
	SUSPICION OF COVID	The GM (or a people who travels with the insured) has to be tested at the departure airport or at the transit airport	Covered	<u>If the test is positive</u> : The cancellation in case of sickness is accepted
		The GM (or a people who travels with the insured) is placed in quarantine because of a suspicion of Coronavirus and has to cancel his trip before departure	Covered	The suspicion of Coronavirus is covered by the policy (cancellation). The GM has to provide a medical certificate attesting to symptoms and advising against the trip.
	MISCELLANEOUS	The GM has a close relative who doesn't travel, but who is infected by conoravirus and hospitalized	Covered	This case is covered by the policy (cancellation). The GM has to provide a medical certificate
		The GM has a close relative who doesn't travel, but who is placed in quarantine because of a suspicion of Coronavirus (not sick)	Not covered	This case is not covered by the policy because the close relative is not sick.
		The GM has to cancel his trip because of holidays cancellation by the employer	Not covered	The policy does not cover the holidays cancellation
	RESTRICTION OF FREEDOM OF MOVEMENT	The GM is requisitioned by the official authorities	Not covered	This case is not covered
		The GM must cancel his stay because the destination country requires the client to provide proof of vaccination in order to leave and the client has not done so	Not covered	In case of vaccination requirements of a country that a GM does not comply with, the insurance cannot intervene in case of cancellation.
		The GM is placed in official quarantine at destination and can't go to the village (not sick)	Not covered	Group risk not covered by the policy
		The GM's trip is cancelled because of the border closure at departure	Not covered	Group risk not covered by the policy
	TRIP CANCELLATION	The GM's trip is cancelled because of the border closure at arrival	Not covered	Group risk not covered by the policy
		The airline company cancelled the flight	Not covered	The GM must claim from the ariline company (Club Med is support in case of package)
DOF	Club Med cancelled the cruise or the trip	Not covered	Not covered by the policy.	
GM's FEAR	The GM is afraid of being contaminated during the trip and wants to cancel	Not covered	The fear is not covered by the policy.	
	The GM is afraid of being placed in quarantine at destination and wants to cancel	Not covered	The fear is not covered by the policy.	