



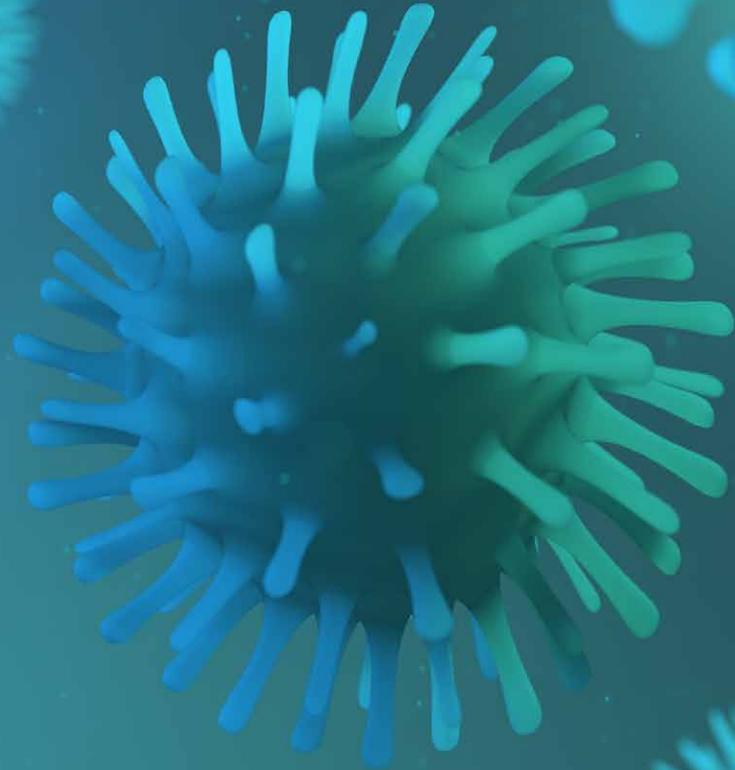
REGENCY  
for expats



# Coronavirus Endorsement

Your Regency for Expats  
International Health  
Insurance plan does  
provide cover for:

**Coronavirus (COVID-19)**



World Health  
Organisation (WHO)  
Information & Advice



World Health  
Organization

Members should stay aware of the latest information on the COVID-19 outbreak, available on the WHO website and through your national and local public health authority. Most people who become infected experience mild illness and recover, but it can be more severe for others.

# Take care of your health and protect others by doing the following:



## Wash your hands frequently

Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water.

### Why?

Washing your hands with soap and water or using alcohol-based hand rub kills viruses that may be on your hands.



## Maintain social distancing

Maintain at least 1 metre (3 feet) distance between yourself and anyone who is coughing or sneezing.

### Why?

When someone coughs or sneezes they spray small liquid droplets from their nose or mouth which may contain virus. If you are too close, you can breathe in the droplets, including the COVID-19 virus if the person coughing has the disease.



## Avoid touching eyes, nose and mouth

### Why?

Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and can make you sick.



## Practice respiratory hygiene

Make sure you, and the people around you, follow good respiratory hygiene. This means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze. Then dispose of the used tissue immediately.

### Why?

Droplets spread virus. By following good respiratory hygiene you protect the people around you from viruses such as cold, flu and COVID-19.



## If you have fever, cough and difficulty breathing, seek medical care early

Stay home if you feel unwell. If you have a fever, cough and difficulty breathing, seek medical attention and call in advance. Follow the directions of your local health authority.

### Why?

National and local authorities will have the most up to date information on the situation in your area. Calling in advance will allow your health care provider to quickly direct you to the right health facility. This will also protect you and help prevent spread of viruses and other infections.



## Stay informed and follow advice given by your healthcare provider

Stay informed on the latest developments about COVID-19. Follow advice given by your healthcare provider, your national and local public health authority or your employer on how to protect yourself and others from COVID-19.

### Why?

National and local authorities will have the most up to date information on whether COVID-19 is spreading in your area. They are best placed to advise on what people in your area should be doing to protect themselves.



# Regency for Expats Coronavirus Cover

Regency for Expats, a Regency Assurance company, is a long term licensed insurance company that has designated Coronavirus as an included medical condition which is subject to the standard terms, conditions, exclusions and warranties of the Regency for Expats policy wording.

With the incubation period of Coronavirus, Regency for Expats coverage for claims relating to Coronavirus will commence 14 days after the start date of the international health insurance plan. Regency for Expats will not provide cover for claims where the symptoms started or are experienced within the first 14 days of coverage. Please also pay particular attention to general exclusion 1 relating to pre-existing medical conditions:

We will not cover Any claim relating directly or indirectly to any medical condition or related condition for which you have received treatment, had symptoms of, had knowledge existed or should have known existed, or you sought advice for prior to your date of entry (pre-existing medical condition).

Members wishing to make a claim under the Regency for Expats International Health Insurance plan should submit their claim to Regency for Expats claims team as outlined within "How to make a claim" section of the Regency for Expats policy brochure.