

CREWSURE



## **CREWSURE HEALTHCARE POLICIES AND COVID 19**

*Any diagnosed sufferer of Covid-19 will be treated as suffering from an illness or disease in accordance with the usual terms and conditions of your Crewsure policy. Cover is therefore in place in such circumstances.*

*Costs related to self-isolation or quarantine, where no diagnosis is confirmed, are not covered under your policy. For example we are not able to cover reduction in wages or increased costs of working.*

*In some cases gaining medical evidence to support a specific Covid-19 diagnosis may be difficult and if this is the case, our insurers are applying a case-by-case assessment depending on local circumstances.*

*It should be noted that due to the world-wide nature of this pandemic and the large number of confirmed cases there is a major impact on all private hospitals and clinics globally. It is therefore impossible to guarantee service levels or access to hospital networks for non-essential or non-critical surgery during this crisis. Key medical staff or their hospital may be instructed by Government to support national healthcare efforts.*

This document includes forward-looking statements, such as prospects or expectations, that are based on management's current views and assumptions and subject to known and unknown risks and uncertainties. Actual events may differ significantly from those expressed or implied in such forward-looking statements. Deviations may arise due to changes in factors including, but not limited to, the following: (i) the general economic our core business and markets, (ii) the performance of our insurers (in particular market volatility, liquidity, and credit events), (iii) the frequency and severity of insured loss events, including those resulting from this pandemic, and the development of loss expenses, (iv) mortality and morbidity levels and trends, (v) persistency levels, (vi) interest rate levels, (vii) currency exchange rates, most notably the EUR/USD exchange rate, (viii) changes in laws and regulations, including tax regulations, and (ix) the general competitive conditions that, in each individual case, apply at a local, regional, national, and/or global level.

No duty to update

Crewsure assumes no obligation to update any information or forward-looking statement contained herein, save for any information we are required to disclose by law or regulation or at the request our insurer(s).