

In compliance with the ICC decision number 80/LMD issued on 15/4/2020 and within the scope of the council of ministers' mobilization decision issued on 15/3/2020, it is hereby agreed and understood that contrary to any other stipulation, condition or exclusion contained in its general or particular conditions, this policy will cover the Policyholder/Insured Members /Adherents for reasonable, usual and customary (UCR) medical costs and expenses which may be incurred consequent to the insured's /adherent's becoming infected with an agent of an epidemic/pandemic disease, while this policy is in force, but only in respect of In-hospital confinement provided that :

1. For the purpose of this clause, Epidemic/Pandemic disease shall be defined as a general and widespread sudden outbreak of an acute and severe infectious disease caused by a defined infectious disease pathogen (including all types of viruses, bacteria, parasites etc.), that affects simultaneously numerous individuals all over the territory of Lebanon and that is officially declared as a new, sudden and acute epidemic/pandemic disease exclusively by the World Health Organization.
2. Usual, reasonable and customary (UCR) is defined as treatment consistent with generally accepted standards of medical practice, procedures, and surgeries in Lebanon, in accordance with the Ministry of Health and the National Social Security guidelines for normal, usual & customary procedure and/or standard health sector practice.
3. In Hospital confinement refers to any treatment that cannot be undergone under the Out-of-Hospital services and is recommended by a recognized treating physician. Such confinement must be medically indicated by the treating Physician to diagnose or treat an Epidemic/Pandemic disease covered under this Policy.
4. ICU/Severe: these cases need admission to ICU with intubation and respirator, and the average length of stay is 25 days.
5. Step Down/Moderate Cases: these cases need admission to intensive care with isolation, but no intubation and no respirator. Usually it needs 14 days average length of stay.
6. Ward/ Mild cases: if admitted to hospital, needs isolation with an average length of stay of 2 days For any new policies issued by the Insurance Company for the new Policyholder and/or Insured and for any addition of a new Insured under the existing policy (e.g. child, spouse, etc...), a waiting period of 30 days shall be applicable. If the Policyholder and/or the Insured were found to be infected with an agent of an Epidemic/Pandemic Disease during this waiting Period, such Epidemic/Pandemic shall not be covered by the Insurance Company.

Scope of Coverage and Financial Limitations:

The Scope of this Coverage in addition to the financial limitations are specified as follows:

	ICU/Severe	Step Down/Moderate	Ward/Mild cases
Territorial Scope	LEBANON ONLY		
Total Maximum Limit per Insured /per Contractual Period / per case	40,000,000 LBP	35,000,000 LBP	15,000,000 LBP
Maximum Limit /Day for in-hospital confinement per contractual period	2,150,000 LBP	1,240,000 LBP	900,000 LBP
Network	Participating Healthcare Providers within the Network of the Administrator which are approved by the Ministry of Public Health for the treatment of the respective Pandemic/Epidemic		
Additional Premium	As Per Policy Schedule		

The above Scope of Coverage and Limitations shall be applicable as follows:

- 1- The Maximum Limit per day specified above shall be considered as part of the Total Maximum Limit per Insured per contractual period per case.
- 2- The amounts specified as maximum limit shall not be calculated on cumulative basis. For example, if the maximum limit specified for the ICU is spent in total by the Insured, he/she shall not be entitled to any other coverage or amount under the step down or ward.
- 3- The total maximum limit and/or the Maximum limited per day are the amounts covered by the Insurance Company on top of the amounts covered by NSSF, whenever the NSSF coverage is applicable. Accordingly, the Insured who benefits from the NSSF has to secure the approval from the NSSF.
- 4- The above maximum amount will include the identification test if the result was positive provided that a hospital confinement is needed for the Insured.
- 5- The above Scope of Coverage and financial limitations shall be applicable to all Pandemic/Epidemic diseases during the contractual period of the Policy as long as the general financial limitation specified in the Policy is not fully consumed by the Insured.

Special Limitations/Exclusions:

The Insurance Company does not cover the following conditions, the complications and the consequences arising therefrom:

- Out of hospital medical expenses including ambulatory services, screening tests, medication, vaccination and doctors' consultations
- Quarantine / Rest Cure / Sanitarium
- Any Private/Paid for Ambulance or medical transportation services expenses.
- Homecare and any expenses linked to paramedical expenses and medical equipment at home

- Repatriation, Morgue and Burial cost
- Any expenses incurred outside Lebanon
- Treatment of any medical condition including childbirth and medical complication arising from or during the period of any Epidemic/Pandemic hospital confinement shall be subject to the same limit as stated in the above scope of coverage.
- All chronic or slow spreading infectious diseases including but not limited to AIDS, hepatitis, tuberculosis, HPV infections etc.
- Epidemic/Pandemic events caused by biological weapons/terrorism
- Expenses that cannot be proven to be caused by the epidemic/pandemic disease

For the Company