



FREQUENTLY ASKED QUESTIONS - AXA POLICY

• What is the policy period?

It is effective as from August 3rd 2020 with a duration of 12 months.

• What is the insurance limit per patient?

The policy covers up to € 5,000 for extended accommodation and a maximum stay of 15 days per patient.

The limit for medical expenses is \notin 4,500.

As for repatriation flights, there is no cost limit.

Does AXA have a telephone helpline for this insurance? Do they attend only in Spanish?

AXA's specific telephone line is (+34) 93 208 68 07. It is available 24 hours a day in Spanish and English. Please note that its use is exclusively for cases of confirmed Covid-19 positives during their holidays in the Canary Islands. This line is not open to the general public and calls will only be taken after positive confirmation by the health authorities.

• What steps must be taken to activate the insurance?

If they experience symptoms such as a cough, fever, sore throat or shortness of breath, they must self-isolate in their accommodation and immediately notify the local health services, not the insurance, so that the Canarian health services can activate the corresponding protocols. Tel: 900 112 061.

After being tested, if they are positive, they will be given AXA's number.

• In case the test is positive and the customer needs assistance, for example to organize the return flight, can AXA handle it directly or should the flight arrangements be done by the customer and then request a refund?

The policy allows both options. It is agreed between AXA and the patient.

 The information published on the website clearly states that the insurance will only cover tourists staying in regulated accommodations by the Canarian Authorities. This definition includes hotels and aparthotels and clearly excludes second residences. Could you confirm what happens with rental apartments - both those rented in real estate agencies and those rented by individuals through Airbnb-type platforms? Coverage applies to tourists in regulated tourist establishments, regardless of the intermediary. Regulated holiday rentals are therefore also included.





• Who orders the test? Is the test cost included in the coverage? If the result is negative, does the patient have to pay for it?

In the case the Health Authorities decide to carry out testing, the test is free of charge. As stated on our site (<u>https://www.hellocanaryislands.com/coronavirus/</u>), should symptoms appear, they must always contact our local health services. This is essential, because in that case our health services would need to activate the corresponding action protocol asap. The special Covid-19 hotline in the Canaries is 900 112 061. After being examined, our health authorities will determine whether the person needs to get tested. This does not imply any cost for the patient, regardless of the result.

• Does it matter if the tourist comes with a tourist package or individually?

The insurance is valid in both cases (tourist packages / individual travellers), as long as they stay in a regulated tourist establishment, for a maximum stay of 30 days and do not have any other private insurance that can cover this situation.

• If someone is forced to quarantine because they are close to someone with Covid-19 (for example on the plane), but in the end they do not test positive, can they still be covered by the insurance?

In this case they would not be covered by the policy, unless they were direct relatives of the one who tested positive.

We emphasize that this is a supplementary insurance. It does not replace any other insurance policy already contracted and only works in the absence of any assistance insurance contracts.

• Is the info about the insurance also available in other languages?

Indeed, it is available in 14 languages in total on our promotional website: https://www.holaislascanarias.com/coronavirus/.

You will find the specific information about the policy in point number 8.

• Could you send me the terms and conditions of the contract?

As it is a private agreement between two parties, the Data Protection Law does not allow us to distribute the contract. However, please do not hesitate to contact us for any further clarification.