

IMPORTANT INFORMATION REGARDING TRAVEL DURING COVID-19

Although the Government of Canada is still advising against non-essential travel at this time, we recognize that you may require out-of-country medical coverage for essential travel. We have opened the sale of our Annual and Individual Travel Plans to help protect you at this time.

IMPORTANT: The questions and answers on the below document refer only to Annual and Individual Travel Plans.

Am I covered if I decide to travel outside of my province of residence even though a warning to avoid non-essential travel is in place?

All Annual and Individual Travel Plans include the Emergency Medical Care benefit and 24/7 access to Travel Assistance. If you should contract the COVID-19 virus while travelling, the Emergency Medical Care benefit will cover you for as long as your contract is in effect.

It is important to note that given the magnitude of the crisis, the reduced availability of medical resources around the world and the measures taken by different countries to limit the spread of the COVID-19 pandemic, our assistance service is very limited in its ability to assist people in emergency situations abroad.

All travellers should be aware that there are health risks when you travel. We would generally advocate reconsidering your travel plans in order to protect the health of travellers and the Canadian public; however we understand that some travel may be necessary.

Can I extend my insurance contract if I am unable to return home as planned due to travel restrictions?

If you must extend your stay due to a situation beyond your control, promptly contact our customer service department at 1-833-729-0186 if you are in Canada or USA or 1-306-518-0145 (collect) from any other country to find out if you are eligible for a contract extension. **Make sure you contact us before the expiry date of your contract.** Please note that any request to extend your coverage will be subject to our approval.

What should I do if I contract COVID-19 or I get sick while travelling?

If you experience symptoms associated with COVID-19 or have a medical emergency abroad:

- Contact CanAssistance immediately. The numbers to reach this 24/7 service are 1-833-729-0186 (toll-free) from Canada or the United States or 1-306-518-0145 (collect) from any other country.
- If you cannot reach CanAssistance, do what is medically necessary to stabilize your situation (e.g., go to a nearby hospital or contact local emergency services). Once you have been taken care of, call CanAssistance as soon as possible.

Please note that you are not covered for emergency medical care if you have tested positive for COVID-19 or are showing symptoms prior departure.

Am I covered if I am quarantined during my trip?

Yes, we automatically extend the travel insurance coverage of insured members who are quarantined due to the COVID-19 pandemic and whose contract was in effect on the date the quarantine began.

We define a quarantine as being the isolation, for a determined period, of a sick or potentially infected individual to limit the transmission of a contagious disease.

To be considered "in quarantine" you must therefore be:

- Potentially infected or infected with COVID-19.
- Placed in isolation for a period determined by the health authorities (often 14 days) in order to protect the health of the population.

If you are placed in quarantine, your coverage will be extended free of charge until 72 hours after the end of the quarantine or until you return to your province of residence, whichever comes first.

Make sure to contact our customer service department before the expiry date of your individual travel insurance contract to extend your coverage. You can reach us at:

- 1-833-729-0186 if you are in Canada or USA
- 1-306-518-0145 (collect) from any other country

Can you send me a letter proving that you cover expenses related to COVID-19?

If such a document is requested by a government authority, contact our customer service department at 1-833-729-0186 if you are in Canada or USA or 1-306-518-0145 (collect) from any other country.

Can I change the dates of my individual travel insurance contract?

To change the dates of your individual travel insurance contract, please contact our customer service department at 1-306-244-1192 or the authorized representative (broker) that sold you the contract before the effective date of your contract.

Still have questions? We're here to answer them.

Give us a call at 1.866.667.6853.

QUICK HIGHLIGHTS

Limit your travels

In accordance with government advisories and health authority recommendations, it remains essential to limit your trips outside your province of residence.

International travels

If you must travel, consult the Canadian government advisories for your destination, as well as its travel advice.

Emergency medical care

Emergency medical care for COVID-19 while travelling abroad will be covered if you have not been diagnosed or shown symptoms of the virus before your departure.

Access to medical care

Given the unpredictable development of the crisis and the reduced availability of medical resources around the world, our assistance service cannot guarantee access to medical care while travelling.

Non-refundable

Please note that our Annual Travel Plan is nonrefundable.