

Important Notice Regarding COVID-19

Travel insurance is intended to cover losses arising from sudden, unforeseeable and unexpected circumstances. Any claims resulting from events known to you when purchasing your insurance or departing on your trip are not covered.

Important Notice: Due to the ongoing COVID-19 pandemic, the Government of Canada may issue travel advisories to avoid non-essential travel or all travel outside of Canada due to COVID-19. These advisories may be issued for all international travel, for specific destinations or for certain types of travel (i.e. cruises). Travel advisories are subject to change and may be issued, lifted, and then reinstated depending on the status of COVID-19 infection rates in Canada and abroad. To keep up to date on travel advisories specific to your destination, please visit the Government of Canada [website](#).

What does this mean for your certificate?

Emergency Medical Benefits:

- Your medical expenses related to COVID-19 are eligible if you get sick with COVID-19 while on your trip, as long as there is no COVID-19 related travel advisory to avoid non-essential or all travel in effect for your destination or type of travel (i.e. cruises) prior to your departure date.
- Your medical expenses related to COVID-19 are not eligible if you get sick with COVID-19 while on your trip, if a COVID-19 related travel advisory to avoid non-essential or all travel is in effect for your destination or type of travel (i.e. cruises) prior to your departure date.
- Allianz Global Assistance offers a COVID-19 Insurance and Assistance Plan, which provides coverage for emergency medical and quarantine expenses related to COVID-19 if you need to travel while a Government of Canada travel advisory is active for your destination. For more information or to purchase this coverage, please call Allianz Global Assistance at 1-800-984-0429.

Trip Cancellation Benefits:

As COVID-19 is an ongoing, global pandemic, effective August 1st, 2020, we have determined COVID-19 to be a known event for Trip Cancellation benefits.

- As a result, for trips purchased on or after August 1st, 2020, Trip Cancellation claims related to a Government of Canada travel advisory being issued due to COVID-19 for your destination will not be payable.
- Trip Cancellation benefits will still be eligible if you contract COVID-19 in your home province prior to your departure date and need to cancel your trip as a result, regardless of when your trip is purchased.



- For trips that were purchased before August 1st, 2020, you will still be eligible to claim for Trip Cancellation if the Government of Canada issued a travel advisory related to COVID-19 after the date of purchase and prior to your departure date, that advised against non-essential travel (Level 3) or all travel (Level 4) to your destination.

Travel insurance does not cover everything. All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the certificate. For complete terms, conditions, limitations and exclusions, please refer to the policy. Travel Insurance benefits are underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc.