



COVID-19 Rider On Trip Cancellation & Interruption Insurance

To be covered if you test positive
to COVID-19 prior to your departure...
or prior to your return!

WITHOUT THE RIDER:

Trip Cancellation & Interruption Insurance covers specific risks that could prevent you from going on your trip, or require that you interrupt your trip. Testing positive to COVID-19, however, does not necessarily meet the definition of a medical *Emergency* and that risk could be excluded from your coverage.

WITH THE RIDER:

You are covered if a *Positive Diagnosis to COVID-19* prevents you from going on your trip... or from coming back on the scheduled return date.

In other words, adding the COVID-19 Rider to your coverage means that receiving a *Positive Diagnosis to COVID-19* prior to the *Departure Date* or while on *Your Trip* will become an insured risk under the Trip Cancellation & Interruption Insurance policy.

Moreover, benefits will apply (subject to certain maximums) if your return to your home province is delayed, covering:

- ✚ Lodging
- ✚ Food
- ✚ Transportation expenses

**Tour+Med's COVID-19 Riders:
Reassuring, Clear and Affordable!**

Conditions apply. Subject to the terms, conditions, exclusions, and limitations of the policy. Read the policy and rider attached to the *Travel Insurance Confirmation* for details. Words in *italics* in this document have the meaning presented in the Definitions section of the policy wording.

COVID-19 RIDER – Policy TXXXXXX

Modifications to *Your* travel insurance policy

After payment of the appropriate premium for the COVID-19 Rider, this Rider modifies *Your* Trip Cancellation and Interruption insurance regarding a *Positive Diagnosis to COVID-19*.

Modifications to section IV. TRIP CANCELLATION AND INTERRUPTION COVERAGE

1. The following definition is added to section **A. DEFINITIONS**:

“Positive Diagnosis to COVID-19” – Means receiving a positive diagnosis to a molecular test (PCR) or an antigen test. The test must have been made in a screening clinic, an airport, a pharmacy, a private medical laboratory, or a specialized medical clinic, and must have been made in the period required by *Your* destination or *Your* means of transportation, subject to a maximum of 3 days before *Your Departure Date*, or during *Your Trip*. A positive antigen test intended for personal use (rapid test) can be recognized if it was made in the presence of a health professional and is supported by a health certificate confirming *Your* positive result.

2. The underlined text is added to the following definition in section **A. DEFINITIONS**:

“Emergency” - Means a sudden and unforeseen *Medical Condition* that requires immediate *Treatment*. The *Emergency* must be so disabling as to cause a reasonable person to delay, cancel, or interrupt their *Trip*. *Emergency* also includes receiving a *Positive Diagnosis to COVID-19*, as defined in this policy.

In other words, the purchase of the COVID-19 Rider means that *Your Positive Diagnosis to COVID-19* before the *Departure Date* or during *Your Trip* becomes a covered risk under the trip cancellation and interruption insurance. If *You* receive a *Positive Diagnosis to COVID-19* during *Your Trip*, requiring *You* to extend *Your Trip* beyond the scheduled return date, the trip interruption benefits presented in section D. COVERED BENEFITS will apply.

The sum of the benefits paid under this Rider and the policy cannot exceed the SUM INSURED indicated on *Your Travel Insurance Confirmation*.