



COVID-19 Rider On Travel Medical Insurance

Travel without stressing about the impacts that travel advisories pertaining to the pandemic of COVID-19 could have on your protection.

WITHOUT THE RIDER:

Your travel medical insurance protection has an exclusion (see 19f in the policy wording) if you travel to a destination for which the Canadian Government issues an advisory to avoid non-essential travel (level 3) or to avoid all travel (level 4) before or after your departure.

WITH THE RIDER:

You eliminate the pandemic situation pertaining to COVID-19 from exclusion 19 f) of the policy, and could benefit from an automatic extension of your coverage if a positive diagnosis prevents you from coming back on your scheduled return date.

In other words, the COVID-19 Rider (on a Tour+Med medical insurance policy) allows you to:

- ✚ Be covered up to \$5,000,000 in the event of an *Emergency* pertaining to COVID-19 while on your trip, even if a travel advisory of level 3 or 4 is in place.
- ✚ Enjoy your trip until your scheduled return date, and avoid activating exclusion 19 f), if an advisory of level 3 or 4 is issued after your departure. That's right: you can stay at destination and be covered during that time.
- ✚ Benefit from a free automatic extension of your medical coverage, up to a maximum of 14 days, if you test positive to COVID-19 while on your trip and cannot return home on your scheduled return date.

**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 VXXXXXX

Modifications to *Your* Travel Insurance Policy

After payment of the appropriate premium for the COVID-19 Rider, this Rider modifies exclusion #19 f) of *Your* policy and adds the following benefits.

Modifications to Exclusion #19 f)

This Rider eliminates the pandemic situation related to COVID-19 from exclusion #19 f) of *Your* policy.

V. EXCLUSIONS AND LIMITATIONS

Benefits are not payable under this policy if losses sustained or expenses incurred are the direct or indirect result of any of the following:

...

19. Any *Event* or claim pertaining to:

...

f) The reason for which the Government of Canada (www.travel.gc.ca) issues a travel advisory to avoid all travel or to avoid all non-essential travel to a country, region or city, if the advisory is in effect on *Your Departure Date*. If the advisory is issued after *Your Departure Date*, We will grant *You* a 10-day period following issuance of the advisory to come back to *Your* province of residence, before the present exclusion becomes effective. It is *Your* responsibility to verify the status of *Your* destinations.

In other words, this Rider (subject to the other terms, conditions and exclusions of the policy):

- Provides coverage in the event of a medical *Emergency* related to a positive diagnosis of COVID-19, according to the benefits outlined in section “IV. Benefits Description in case of Medical *Emergency*” of *Your* policy, even if a travel advisory to avoid all travel or to avoid all non-essential travel (due to the pandemic situation of COVID-19) is in force at the time of *Your* medical *Emergency*.
- Prevents a forced return within 10 days if a travel advisory to avoid all travel or to avoid all non-essential travel (due to the pandemic situation of COVID-19) is issued during *Your Policy Period*.

Take note that this rider does not reimburse expenses associated with a preventive screening test, including mandatory testing required to return to *Your* province of residence.

AUTOMATIC EXTENSION IN CASE OF POSITIVE DIAGNOSIS

In the event that *You* receive a first positive diagnosis of COVID-19 (confirmed by a *Physician*) during *Your Trip* and that *Your* legally imposed quarantine period exceeds *Your Expiration Date*, We will automatically extend the *Policy Period* (and this rider), at no extra charge, up to 72 hours following the end of *Your* legally imposed quarantine, subject to a maximum automatic extension of 14 days. The automatic extension is not offered in the event of a serologic test that provided a positive result to COVID-19 antibodies.

EXTENSION OF THE COVID-19 RIDER

The *Insurer* reserves the right to approve or deny any extension of *Your* policy and this rider on a case-by-case basis, and to modify the required premium for the extension.

Regardless of this rider, We remind *You* that the evolution of the situation at *Your* destination could constrain availability or quality of medical resources. Hence, neither the *Insurer* nor the Emergency Assistance can be held responsible for the availability or quality of any medical *Treatment* *You* could require.