

COVID-19: Rider to the Group Out-of-Province Travel Insurance

Updated: March 10, 2022

LS-Travel informs you of the following situation, for groups with group travel insurance protections:

Important Dates and Changes to Travel Advisories

March 09, 2020	Advisory to “avoid all cruise ship travel outside of Canada” is issued.
March 13, 2020	Advisory to “avoid all non-essential travel” is issued.
October 21, 2021	Advisory to “avoid all non-essential travel” is lifted.
December 15, 2021	Advisory to “avoid all non-essential travel” is reinstated.
February 28, 2022	Advisory to “avoid all non-essential travel” is lifted.
March 08, 2022	Advisory to “avoid all cruise ship travel outside of Canada” is lifted.

Emergency Medical Insurance

On Monday, February 28, 2022, the Canadian Government lifted the global travel advisory to “avoid non-essential travel”. On Tuesday, March 08, 2022, the advisory to “avoid all cruise ship travel outside of Canada” was lifted.

Therefore, COVID-19 is now considered in the same way as any other *Medical Condition* and is covered (subject to the terms, conditions, and exclusions of the *Contract*). Should an advisory to “avoid non-essential travel” or to “avoid all travel” be issued for a specific destination, for any other reason than the pandemic of COVID-19, exclusion #17, #18 or #19 (depending on the *Contract*) would apply.

We remind you that any *Pre-existing Medical Condition* (including COVID-19) must have been *Stable and Controlled* for at least 90 days prior to the *Departure Date* to be covered.

Trip Cancellation and Interruption Insurance

For a trip other than a cruise:

Any initial *Trip* arrangement booked while an advisory to “avoid all non-essential travel” or to “avoid all travel” was effective (in other words, between March 13, 2020 and October 21, 2021, as well as between December 15, 2021 and February 27, 2022) is not covered in the event of a trip cancellation or interruption pertaining to such advisories, since such advisories originate from the COVID-19 pandemic, and COVID-19 was a known risk at the time of booking.

Initial *Trip* arrangements booked while there was no advisory pertaining to the pandemic (between October 22, 2021, and December 14, 2021, as well as on or after February 28, 2022) are covered (subject to the terms, conditions, and limitations of the *Contract*).



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For a cruise:

Any initial cruise *Trip* arrangement booked between March 9, 2020, and March 7, 2022, is not covered in the event of a trip cancellation or interruption pertaining to the advisory to “avoid all cruise ship travel”, since the advisory originated from the COVID-19 pandemic, and COVID-19 was a known risk at the time of booking.

Initial cruise *Trip* arrangements booked on or after March 8, 2022, are covered (subject to the terms, conditions, and limitations of the *Contract*).