



TRAVELLING DURING THE COVID-19 PANDEMIC

The COVID-19 Upgrade Additional Benefits

- Coverage available for the United States or Mexico
- Coverage for hospital and physician costs due to COVID-19 whether or not there is a travel advisory in effect on your departure date
- Coverage limit is \$200,000 CAD, and all claims will be subject to a deductible of \$500
- Accommodation, Meals and Out-of-Pocket Expenses will increase by \$750 if you are required to quarantine to cover the cost of meals and or grocery delivery while isolating.
- If a travel advisory is called requiring Canadians to return to Canada, you would not be obliged to follow this, as your coverage would continue until your policy expiry date.
- By purchasing the Upgrade, your cancellation fees would be waived if you have to cancel your trip due to a positive COVID-19 diagnosis prior to your departure date.
- If you test positive for COVID-19 and this prevents you from returning home prior to your expiry date, coverage will automatically be extended to a maximum of 17 days to allow for a 14 day quarantine period and 3 days to return home.

Be Prepared for whatever might happen

*You must answer a questionnaire to qualify for eligibility on this plan.

*You must be symptom free, have not tested positive or be waiting for a test result, and not have been in contact with someone that tested positive within 14 days of your departure date.

*The COVID upgrade is only available on Single Trips

*The COVID upgrade is only available to those under age 80

*Coverage for the Upgrade is not available for travellers outside of the United States or Mexico

This page contains only a consolidated summary description of benefits. The Policy Document contains the complete Policy Wording with all terms, conditions and exclusions. The Policy Wording supersedes this document. It is available to read in the link on the quote you were provided, and will be included in your Policy Fulfillment for you to read before you depart.

Why buy a policy that merely doesn't mention COVID as an exclusion from coverage?

Why not buy a policy that will cover you for additional benefits in the event you develop COVID during your trip?