

THE COVID-19 RIDER

WHAT IS IT?

THE ASSURANCE OF A PERSONALIZED PROTECTION, ADAPTED TO THE SITUATION

Without the COVID-19 Rider, your medical travel insurance protection has an exclusion in the event of a travel advisory to avoid all travel or avoid non-essential travel being issued by the Canadian Government prior to your departure date or while on your trip. (See exclusion 19f in the policy.)

With the COVID-19 Rider, you eliminate the pandemic situation pertaining to COVID-19 from the scope of the exclusion. Furthermore, adapted and exclusive benefits will be added to your coverage.

In other words, the Rider*:

- Provides coverage in the event of a medical *Emergency* related to a positive diagnosis of COVID-19 while on your trip, even if a travel advisory to avoid all travel or avoid 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 (see exclusion 19f) if a travel advisory to avoid all travel or to avoid non-essential travel (due to the pandemic situation of COVID-19) is issued during your *Policy Period*.
- Provides exclusive benefits, adapted to the situation.

*Subject to the other terms, conditions and exclusions of the policy.

Additional Benefits Exclusive to the COVID-19 Rider:**

In the event that you receive a first positive diagnosis of COVID-19 during a trip and that you must legally proceed to an imposed quarantine at destination:

- CAN \$100 per day of necessary quarantine at destination (outside of a hospital) (maximum CAN \$1,400);
- Up to CAN \$500 for perishable goods (groceries, restaurant orders) delivered during your quarantine;
- Up to CAN \$100 for the sum of your taxis to and from a COVID-19 testing centre;
- Access to virtual consultations with a physician (service only offered in the United States);

**Conditions apply. See the COVID-10 Rider for details. These benefits do not apply while quarantined in a hospital (if applicable), nor in the event of a serologic test that provided a positive result to COVID-19 antibodies. Reimbursement of these benefits will occur after your return to your province of residence, upon presentation of proof of a positive diagnosis to COVID-19, and upon presentation of the required receipts and proofs of payment. These benefits are payable only once during the *Policy Period*.

Automatic Extension:

In the event that *You* receive a first positive diagnosis of COVID-19 during a *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 17 days.

The automatic extension is not offered in the event of a serologic test that provided a positive result to COVID-19 antibodies.

Eligibility Conditions for the COVID-19 Rider :

- Be younger than 85 on the Departure Date
- Be eligible in accordance with the specific questions of the Rider (max 7)
- Pay the applicable premium for the Rider

