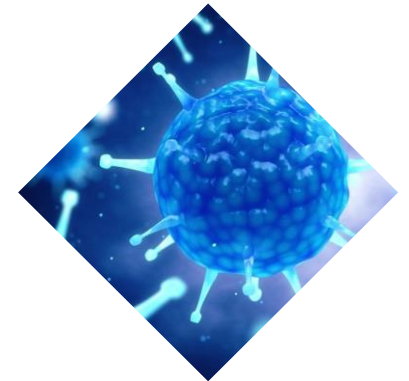


TRAVEL INSURANCE AND COVID-19

-update March 9, 2020

As we approach Spring Break, it is important to consider the impact of Covid-19 on your Travel Insurance. We have reviewed our policies and have identified 3 key areas to consider:

- 1) You may not be covered if you are travelling to a Country with a Travel Advisory issued by Global Affairs Canada or Public Health Agency of Canada. Check www.travel.gc.ca for details.
- 2) If you are diagnosed with an emergency illness, your policy may limit accommodation and meal expenses outside of hospital. Please check your policy for limits on accommodation and meals.
- 3) Many policies do not specify coverage for quarantine without a diagnosed illness. Most insurers appear to be treating Covid-19 claims on a case by case basis. If you are quarantined, without a diagnosed medical condition, your expenses may not be covered.



TRIP CANCELLATION INSURANCE:

If your policy includes travel cancellation insurance and you purchased your tickets before the Travel Advisory was issued, you may be able to claim your trip cancellation expenses. Trips booked after the Travel Advisory was issued may not be eligible.

We always recommend calling your travel insurer directly, prior to your trip, if you have any questions or concerns. Your travel insurer contact details should be available on your Emergency Travel ID card, or in your booklet.

Please review your booklet wording prior to any travel. The Policy wording will always supersede our interpretation. We will continue to provide further updates as we receive more information.

Safe travels!



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