



MARCH 11, 2020

Important coverage updates and clarifications related to coronavirus from Allianz Global Assistance in Canada

Coronavirus (COVID-19) has been a top-of-mind concern for Canadians, particularly for those planning upcoming trips. Over 100 countries have reported confirmed cases of coronavirus and the World Health Organization has assessed the global risk for coronavirus as “very high”.

Given the ongoing global outbreak of coronavirus, please note the following important updates and clarifications related to coronavirus and travel insurance coverage administered by Allianz Global Assistance in Canada.

Trip Cancellation and Trip Interruption benefits:

Effective March 11, 2020, we have determined coronavirus to be a known event for Trip Cancellation and Trip Interruption.

Travel insurance is intended to cover losses arising from sudden and unforeseeable circumstances. Any claims resulting from events known to a policyholder when purchasing insurance are not covered.

- As a result, for policies with Trip Cancellation and Trip Interruption benefits that are purchased on or after March 11, 2020, any Trip Cancellation or Trip Interruption claims related to coronavirus will not be payable.
- For policies with Trip Cancellation and Trip Interruption benefits that were purchased before March 11, 2020, policyholders will still be eligible to claim for Trip Cancellation if the Government of Canada issued a travel advisory related to coronavirus prior to their departure date, that advised against non-essential travel (Level 3) or all travel (Level 4) for their destination.

Emergency Medical benefits:

- Plans with benefits for Emergency Medical coverage remain unchanged.
- Policyholders with Emergency Medical benefits who contract coronavirus at their destination will continue to be eligible for emergency medical treatment, unless the Government of Canada issued a travel advisory related to coronavirus prior to their departure date, that advised against non-essential travel (Level 3) or all travel (Level 4) for their destination.