



Urgent Update from guard.me re: COVID 19
March 13, 2020

We are receiving a high volume of calls regarding coverage for COVID 19. This is an unprecedented global event, with far-reaching implications. We understand this is a stressful time for you, and therefore, we wish to clarify what coverage is available under **guard.me** International and Global A and B policies.

Medical cover

All medical expenses for COVID 19 diagnosis and treatment are covered under these policies. If you are symptomatic, please contact the local health authorities in your area for instructions on care. There is no treatment available for mild symptoms. If your symptoms are mild, you will likely be advised to self isolate only. There is no additional coverage for expenses incurred as a result of mandatory quarantines or self-isolation. *Follow the instructions of your local health authority.*

Travel cover

As COVID 19 has been declared a worldwide pandemic, and pandemics are specifically excluded under the Insured Security Evacuation wording, there is no coverage for any travel related expenses incurred. Additionally, there is no cover under Trip Interruption for pandemics.

Who to contact?

When you booked your trip, you were provided emergency protocols by your school study abroad coordinator. You must follow the steps set out in these protocols. Call the school study abroad coordinator for your recommended action steps. *Should you feel you need to return home urgently your school study abroad coordinator will provide advice and direction on that matter.*

Other available services

After you have contacted your school study abroad coordinator, you may still have questions regarding COVID 19 in your region. FocusPoint, a leading provider of security information and services, is available to provide to **guard.me** insureds travel advice or recommendations for your area, at no charge to you.

However, should you wish for FocusPoint to make travel arrangements on your behalf, these services will be provided at your cost. You will be required to provide your own credit card information at the time of your call. These expenses will not be reimbursed by guard.me.

Focus Point advice line – fees will be charged for services other than advice/recommendations

USA: +1-619-717-8549 (collect call)

Quote: Special Students CRC assistance 200227GRDME

Travel Healthcare Insurance Solutions Inc.

80 Allstate Parkway, 3rd Floor Markham, ON Canada L3R 6H3 Tel: (905) 752-6220 Toll-free: 1-877-873-8447
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