

Urgent Update from guard.me re: COVID-19 March 15, 2020

The safety of our Insureds is our number one priority. As the global response to the COVID-19 pandemic evolves, it is of utmost importance to us that we share updates around these changes and how they impact our Insureds. This is an unprecedented global event, with far-reaching implications. We understand this is a challenging time for you, and therefore, we wish to update you with regard to the coverage available under **guard.me** International and Global A and B policies.

OUTBOUND POLICIES

- 1) An Avoid Non-Essential Travel Outside of Canada Advisory was issued by the Canadian Government on March 13, 2020:
 - a. This triggers the Trip Cancellation/Trip Interruption benefit of Global Plan A only. *Global B and International policy insureds do not have these benefits.*
 - i. Trip Cancellation benefits are available for those Global Plan A Insureds who purchased the policy prior to our already-established cut-off dates. (See notice posted to website March 3, 2020)
 - ii. Trip Interruption benefits are now available for those Global Plan A out-of-country Insureds to return back to Canada, including return flights, up to the policy max. of \$5,000.
 - b. Emergency medical benefits will continue for Insureds already out-of-country, including COVID-19.
 - c. Emergency medical benefits for COVID-19 are no longer in place for policies departing on March 13, 2020 or later. Please submit your request to cancel your policy, or for Global Plan A Insureds, please submit your claim for cancelling your trip and recovering eligible expenses not refunded by other providers (airline, school etc.) to guardmeclaims@oldrepublicgroup.com
 - d. There will be no further Outbound sales for at least the duration of the current travel advisory. This will be monitored, and we will advise once we are able to begin offering policies for Outbound travel again.
 - e. The provisions for automatic extensions outlined in your policy will apply for insureds who are delayed in returning to Canada due to limited flights despite making best efforts, and whose policy is expiring.
 - f. For Insureds wishing to stay at their location and continue their studies, this will be assessed on a case by case basis. Insureds whose policy is expiring and who request a policy extension will be issued a new policy and charged an additional premium. COVID-19 will continue to be covered under medical benefits in this scenario.

- 2) The Security Evacuation benefit of the policy does not apply to this event.

INBOUND POLICIES

As of today, our coverage position with respect inbound students and medical coverage for COVID-19 has not changed. Provided they are eligible for the policy and are not experiencing any symptoms on arrival, they will have coverage for COVID-19 under the terms and conditions of the policy, just like any other medical condition.

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
Fax: (905) 752-6225 Toll-free: 1-866-329-8447 Email: admin@guard.me Website: www.guard.me

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