



## **Coronavirus**

(updated April 20, 2020)

### **Emergency Medical Travel policies who provide coverage for essential workers, does the exclusion of no longer covering COVID-19 as an unexpected illness apply?**

We consider all types of transportation to be essential, not only trucking. We also consider essential, all health professionals who are required to travel such as nurses, doctors and other health professionals. As such, For EMT policies who provide travel insurance for essential employees, the exclusion does not apply to them, and this is for all travels worldwide. If they were to get COVID-19, all incurred fees would be covered as per the terms and conditions of the said policy.

### **Emergency Medical Travel policies who provide coverage for non essential workers, does the exclusion apply?**

Effective April 6th, should you choose to travel whether within Canada or worldwide, you will not be covered for COVID-19 but all other benefits offered under the EMT policy will apply as per the terms and conditions. **NOTE:** for all travels **prior** to April 6th where insureds opted to stay outside of their province of residence, or abroad, should they contract COVID-19, they will be covered as per the terms terms and conditions of their EMT policy.