

VISITORS TO CANADA POLICY ENDORSEMENT

This endorsement is to be attached to and forms part of the **Visitors to Canada** policy, underwritten by CUMIS General Insurance Company and administered by Allianz Global Assistance. This endorsement takes effect on the effective date of your policy and remains in effect until the expiry date of your policy.

It is hereby understood and agreed that Exclusion VTC21, as written in the Visitors to Canada policy, is amended as follows:

Benefits are not payable for costs incurred due to, contributed to by, or resulting from any *sickness* or *injury* when such *sickness* or *injury* occurs in a city, region, or country for which Global Affairs Canada issued a written warning to avoid all travel, or to avoid non-essential travel, to that city, region, or country, before the later of:

- a) the *effective date* of *your* policy, or
- b) the date *you* depart for the destination under advisory, and

such *sickness* or *injury* is due to, contributed to by, or resulting from the reason for the warning.

All other terms, conditions, exclusions and limitations of the Visitor to Canada policy shall remain unchanged.

Allianz Global Assistance

THIS ENDORSEMENT FORMS A PART OF YOUR POLICY