



## IMPORTANT Travel Insurance Update for our Partners

Dear Partner,

We are writing to provide you with an update about our plans related to Coronavirus (COVID-19). We understand that you will have concerns and questions about how your customers' insurance coverage through us is being impacted and what steps we are taking to ensure we are supporting insureds and providing information so they can make informed decisions.

Firstly, the safety and well-being of insureds is our top priority. We have a dedicated team focused on implementing our business continuity plans to ensure our operations and claims teams will continue to be available to serve all of our partners and insureds to the standard that they expect.

### Travel Insurance Coverage Update

We are monitoring the impact closely, and are regularly reviewing our current coverages to determine how they are impacted by this evolving situation.

### Trip Cancellation and Trip Interruption Insurance Coverage\*

An insured who booked a trip outside of Canada whose policy includes Trip Cancellation & Trip Interruption coverage may be covered if the trip was booked before any formal travel advisory for a cruise or against the destination country/region/area had been issued by the Government of Canada. Booking travel plans to a destination after it has received an advisory of "Avoid all travel" or "Avoid non-essential travel" may impact the travel insurance coverage. Refer to the policy or certificate of insurance to determine how this may affect coverage.

In addition to existing travel advisories, on March 13, 2020 the Government of Canada announced a travel advisory limiting all non-essential travel outside of Canada. It is important to note that coverage for Trip Cancellation and Trip Interruption:

- Does not extend to any travel booking made on or after a travel advisory is issued;
- For customers that departed on a trip before a travel advisory is issued, trip interruption coverage is limited to a period of 10 days from the date of the travel advisory; and

- Trips booked after a destination or cruise receives a formal travel advisory are not covered for trip cancellation or interruption.

### **Out of Country Emergency Medical Insurance Coverage\***

For Out of Country Emergency Medical Insurance, a travel advisory of “Avoid all travel”, “Avoid non-essential travel” or “Avoid all cruise ship travel” may impact insurance coverage.

- Out of country emergency medical coverage is not available if a formal travel advisory is issued before your departure;
- Customers who book future travel to a location which is currently under a relevant travel advisory (including cruises) will not have medical coverage in these locations if the advisory is still in effect at the time of travel;
- If a travel advisory is issued after departure, medical coverage for that location is limited to a period of 10 days from the date of the travel advisory or formal notice was issued, or to a period that is reasonably necessary for you to safely evacuate the country, region or area;
- Because of the advisory to “Avoid all cruise ship travel,” beginning March 9, 2020, customers who departed on a cruise after this date will not have out of country medical coverage.

*\*Coverage differs from plan to plan. We urge everyone to consult the policy or certificate of insurance to determine how coverage is affected.*

Please visit <https://travel.gc.ca/travelling/advisories> for the most up-to-date information.

This situation is developing daily and we are committed to keeping our customers informed with the most current information. We hope this update helps address the concerns and gives you confidence in the steps we are taking. If you have further questions, please reach out to your contact at RSA Travel Insurance Inc.

Sincerely,

**Your RSA Travel Insurance Team**

©2020 RSA Travel Insurance Inc. All rights reserved. ®RSA, RSA & Design and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by RSA Travel Insurance Inc. RSA is registered tradename of Royal & Sun Alliance Insurance Company of Canada.