



COVID-19: Rider to the Group Out-of-Province Travel Insurance

Beginning November 01, 2020, take note that LS-Travel modifies, as follows, the existing group travel insurance protections:

Emergency Medical Insurance

This rider amends the exclusion pertaining to travel advisories in the Group Travel Insurance *Contract* (exclusion 17, 18 or 19, depending on the *Contract*) and now provides coverage for COVID-19, even if a travel advisory to “avoid non-essential travel” (Level 3) related to COVID-19 is in place on the *Departure Date* of a *Trip* (subject to the terms, conditions and exclusions of the protection).

If the travel advisory related to COVID-19 is to “avoid all travel” (Level 4) on the *Departure Date*, exclusion 17, 18 or 19 (depending on the *Contract*) will continue to apply.

If the travel advisory related to COVID-19 changes from « avoid non-essential travel” (Level 3) to “avoid all travel” (Level 4) during a *Trip*, the *Participant* will have 10 days to come back to his/her province of residence before the exclusion becomes applicable. It is the *Participant's* responsibility to verify the status of his/her destination at www.travel.gc.ca.

Cruises: No emergency medical coverage will be provided while the advisory to “avoid all cruise ship travel” (Level 4) is effective.

We remind you that any pre-existing medical condition (including COVID-19) must have been *Stable and Controlled* for 90 days prior to the *Departure Date* to be covered.

Trip Cancellation and Interruption Insurance

For Trip Cancellation and Interruption Insurance: Any initial *Trip* arrangement booked after March 13, 2020 (March 9, 2020 in the case of a cruise) is not covered in the event of a trip cancellation or interruption pertaining to the advisory to “avoid non-essential travel”, since this advisory originates from the COVID-19 pandemic.

In other words, COVID-19 is considered a known risk since March 13 (March 9 for cruises) and is no longer an insured risk for initial *Trip* arrangements that would have been made after that date. (Coverage of a possible trip cancellation or interruption is subject to the other terms, conditions and exclusions of the protection.)