

SUBJECT: Coverage Update

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Dear Medipac Clients,

Regarding the outbreak of the Coronavirus (COVID-19), we do hope that you understand that the situation remains fluid and is ever-changing. As would be expected, call volumes and emails at Medipac have been excessive, and wait times have been longer than expected. We apologise for the delays and appreciate your patience during these volatile times.

We at Medipac have been actively monitoring the outbreak, and now that we have a better understanding of your questions and concerns, and that official travel warnings have been issued by the Government of Canada, we are in a position to effectively respond and alleviate your concerns regarding Medipac policies as they relate to COVID-19.

Please note: Medipac remains dedicated to our clients and holds firm on our position that you should travel with comprehensive coverage, and that when you purchase Medipac - you're covered.

Our commitment: for clients who have already purchased Medipac Travel Insurance, having an *Effective Date of Insurance and Trip Start Date* that occurred prior to the official travel warnings issued by the Government of Canada, your Medipac policy remains in force. For greater clarity, should you have a valid policy, in accordance with the above, and experience a medical emergency that is related to the COVID-19, your claim will be covered.

Moving forward: for existing Annual Plans and any new and valid Medipac Policies issued with *Trip Start Dates* after the Official Global Travel Advisory (<https://travel.gc.ca/travelling/advisories>) released by the Government of Canada, **claims for medical emergencies relating to COVID-19 WILL NOT be covered.** This includes claims from clients that experience symptoms that are similar to or that may reasonably be attributed to COVID-19, in absence of a COVID-19 test, as such tests apparently are in short supply.

Furthermore, other insurance companies have indicated their intent to cancel coverage for their insureds, even while travelling. If you find yourself in this situation, AND have purchased Medipac as a Top-up, AND your coverage with your other insurance company is being terminated prior to your *Effective Date of Insurance* with Medipac, contact our enrollment lines (1-888-633-4722) to add the additional days required to ensure that you are covered for your entire trip.

As this outbreak continues to evolve day-to-day, we recommend that you follow the travel advisories found on the Government of Canada's official website:

Official Global Travel Advisory: <https://travel.gc.ca/travelling/advisories>



180 Lesmill Road
Toronto, Ontario M3B 2T5
local 416.633.4722
toll-free 888.633.4722
fax 416.441.7010
www.medipac.com

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We also recommend reviewing and adhering to the travel advice provided by the Government of Canada:

Coronavirus disease (COVID-19): Travel advice" <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/latest-travel-health-advice.html>

As more information becomes available, or should we be required to make adjustments in the future, we will most certainly post up-to-date information on our website, and issue notification emails accordingly.

In the meantime, we ask that clients who are seeking refunds to refrain from calling our customer service lines and to follow our refund policy found on page 39 of the *Medipac Travel Insurance Guide* or page 11 of the *Medipac Travel Insurance Policy*. All cancellation fees will be waived.

General inquiries may still be received by our customer service lines, however, please do expect longer than expected wait times. If the matter is not urgent, we recommend calling at a later time.

For all other calls that are non-emergent, please **DO NOT** call Medipac's Emergency Medical Assistance lines, as such are reserved for medical emergencies only.

Rest assured, we are here to help. Again, we thank you for your patience. Save travels

Team Medipac

**Please note that all of the above comments subject to the terms and conditions of the Medipac Travel Insurance Policy.*