

VICTOR OUT OF COUNTRY EMERGENCY MEDICAL INSURANCE COVERAGE – RSA

- COVID-19 has had a huge impact on travel. We know that many of you have already cancelled your out of country travel plans despite the difficulty in getting through to travel agents, hotels, airlines, and even RSA and Global Excel. Some of you may still be out of Canada and will need to come home before **March 23, 2020** or within a period that is reasonably necessary for you to safely evacuate the country.

We want Victor policyholders to get the answers you are looking for about your Victor annual travel plan or RSA individual travel plan during the COVID-19 outbreak. RSA has provided detailed information on coverage for emergency medical coverage as well as trip cancellation and trip interruption insurance on their website,

<https://www.rsatravelinsurance.com/>.

Here is an excerpt from RSA's website:

IMPORTANT COVERAGE INFORMATION RELATED TO CORONAVIRUS FROM RSA CANADA

Coronavirus (COVID-19) has been top-of-mind for Canadians as it has spread globally. The Canadian Government has issued several travel advisories and warnings as the number of cases continue to rise around the world. On March 11, 2020, the World Health Organization declared Coronavirus as a global pandemic. On March 13, 2020, the Government of Canada announced a formal travel advisory limiting all non-essential travel outside of Canada.

For Out of Country Medical Insurance, a travel advisory of "Avoid all travel" or "Avoid non-essential travel" will 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 depart on a cruise after this date will not have out of country medical coverage.



Emergency Medical Coverage - Victor Annual Travel Plan (Purchased with Health Care)

This information on RSA's website reflects your emergency medical coverage as written in your Victor annual travel plan policy under Section 8, B-General Exclusions, number 25. (see box below). **This plan does not include trip cancellation or trip interruption insurance.**

SECTION 8 – WHAT ARE YOU NOT COVERED FOR?

B – GENERAL EXCLUSIONS

This insurance will not pay any expenses relating to or in any way associated with (except, as applicable, with respect to the Medical Referral Benefit):

25. Any sickness, injury, or medical condition you suffer or contract, or any loss you incur in a specific country, region or area for which the Government of Canada has issued a travel advisory or formal notice, **before your departure date**, advising travellers to avoid non-essential travel or to avoid all travel to that specific country, region or area.

If the travel advisory or formal notice is issued after **your departure date**, your coverage under this certificate in that specific country, region or area will be limited to a period of 10 days from the date 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.

Please refer to your Victor annual travel policy for details about your coverage, exclusions under your plan, and how to make a claim. Your policy is available at www.victorinsurance.ca/vplus : Sign In, Retiree Benefits, click Online Policyholder Services. If you are a first time visitor, it is easy to access your account. Simply click on Sign In for easy set up and entry. You will need your client number on hand. If you do not know your client number please contact Victor client services at 1-800-387-2037 or email us at retireebenefits.ca@victorinsurance.com.

IF YOU ARE OUT OF CANADA NOW

Some of you may be out of Canada now and making plans to come home. Your annual travel plan policy states:

If the travel advisory or formal notice is issued after your departure date, your coverage under this certificate in that specific country, region or area **will be limited to a period of 10 days from the date 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.

On March 13, 2020, the Government of Canada announced a formal travel advisory limiting all non-essential travel outside of Canada. You need to return home before March 23, 2020 or your emergency medical travel benefits will end.

If you know that your Victor travel insurance will end before you can get home you can purchase top up insurance directly from RSA, call: 1-877-832-6025.

If you left Canada before January 1, 2020 and you made a change to your annual travel plan trip duration, effective January 1, 2020, here is a reminder of how the change affects your coverage:

Q. What happens if I **changed to a longer trip duration** and my trip started prior to January 1, 2020: for example, I changed from a 30-day plan to a 90-day plan for 2020?

A. Your travel days run concurrently.

You had a 30-day annual travel plan for 2019 and you upgraded to a 90-day annual travel plan for 2020 – you travelled out of province for 30 days up to December 31, 2019 – your plan continued to cover you for another 60 days after January 1, 2020. You would not have had to return to your home province on January 1, 2020 to continue your coverage.

Q. What happens if I **changed to a shorter trip duration** and my trip started prior to January 1, 2020: for example I changed from a 90-day plan to a 30-day plan for 2020?

A. The applicable Coverage Period is the one that was in effect on the departure date of your trip. As such, you would be covered for 90 days for that trip. Any subsequent trip beginning after January 1, 2020 would provide coverage for 30 days per trip.

RSA INDIVIDUAL TRAVEL PLANS

Coverage differs from plan to plan. Policyholders should consult their policy or certificate of insurance to determine how coverage is affected. Those who purchased an individual travel plan should have received a copy from RSA directly. Victor does not administer those plans. For information on your coverage during COVID-19, you can visit RSA's website: <https://www.rsatravelinsurance.com/>.

The information provided on the RSA website for Out of Country Medical Insurance appears earlier in this message.

The following information is taken from the RSA website:

TRIP CANCELLATION AND TRIP INTERRUPTION INSURANCE COVERAGE

Travel insurance is designed to cover losses arising from sudden and unforeseeable circumstances. Any claims resulting from events that are known to a policyholder when purchasing insurance are not covered.

A customer who booked a trip outside of Canada whose policy includes Trip Cancellation and Trip Interruption coverage may be covered if the trip was booked before any formal travel advisory against the destination country/region/city 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" can impact the travel insurance coverage.

On March 13, 2020 the Government of Canada announced a formal travel advisory limiting all non-essential travel outside of Canada until further notice. Trip Cancellation and Trip Interruption insurance provided by the RSA Canada group of companies (including Royal Sun & Alliance Insurance Company of Canada, Johnson Inc., and RSA Travel Inc.) is subject to the following restrictions:

- 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 formal 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.

CONTACT GLOBAL EXCEL IF YOU HAVE A MEDICAL EMERGENCY OR A CLAIM

Global Excel is the company who manages claims for RSA. You must contact them directly. Please be patient, they are experiencing an unprecedented volume of calls and they are giving the medical assistance lines priority at this time.

If you call Global Excel now their lines are closed so that they can help travelers who require emergency medical assistance. In order to assist you with all other claims or enquires, Global Excel is offering the following three options:

1. If you currently have a trip planned outside of Canada and/or are currently traveling and are calling to open a trip cancellation, interruption or baggage claim, please review your insurance contract to ensure you have the appropriate coverage and meet all eligibility requirements. If you do meet these conditions, we invite you to contact your travel supplier to cancel your arrangements and obtain all applicable refunds and credits, and then submit your claim online at www.globalexcel.com. Please note, you have the option to submit your claim at a later date and we will review your insurance claim as soon as we are able to do so.
2. For your coverage and benefit inquiries, please send us your questions to Question@globalexcel.com. Please ensure to include your contact information along with your claim or policy number. We will get back to you in the next 48 business hours.
3. For all inquiries regarding Travel advisories: Please visit: <https://travel.gc.ca/travelling/advisories>

On behalf of Victor, to all of our VICTOR policyholders and members, your health and safety matters to us, we hope that this information will be useful. Take care.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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