

TIPS Travel Insurance

COVID-19 Emergency Medical Coverage Waiver

Conditions applicable to this COVID-19 Emergency Medical Coverage Waiver:

1. Coverage under this waiver is limited to \$500,000 of eligible Emergency Medical expenses following a positive COVID-19 diagnosis at **your** destination.
2. Coverage is only available for **covered trips** of 21 days or less.
3. Coverage is only available if **you** are age 74 or younger on **your departure date**.
4. All currency amounts are in Canadian dollars.

Upon payment of the appropriate additional premium for the “COVID-19 Emergency Medical Coverage Waiver” for **your** entire period of coverage, the following changes are applicable to **your policy**:

1. The policy exclusion which reads:
 - Events related to “Avoid Non-Essential Travel” and “Avoid All Travel” warnings issued by Global Affairs Canada prior to **your effective date** that were or continue to be in effect for any country, region or city of destination on **your covered trip**, as reflected in **your** travel itinerary.

is amended to:

- Events related to “Avoid All Travel” warnings issued by Global Affairs Canada prior to **your effective date** that were or continue to be in effect for any country, region or city of destination on **your covered trip**, as reflected in **your** travel itinerary.
2. A Quarantine Benefit is added to **your** coverage:
 - Quarantine Benefit – In the event **you** or **your travelling companion** are required to self isolate or quarantine due to a positive COVID-19 test result or contact tracing at **your** destination as determined by a medical professional after **your departure date**, **we** will pay up to \$150 per day per insured person (\$300 per insured family) for a maximum of 14 days for **your** additional unplanned commercial accommodation, meals and essential telephone calls.
 - This benefit is not payable if there were any regional travel guidelines or restrictions in place before **your departure date**:
 - i. prohibiting Canadian residents’ entrance due to COVID-19; or
 - ii. requiring a self-isolation or quarantine for a specific period of time during **your** trip.

All other conditions, limitations and exclusions of the **policy** are applicable.

Underwritten by Old Republic Insurance Company of Canada.