

ENDORSEMENT

from October 1, 2020 to December 31, 2020

This endorsement is attached to and forms part of *your* MEDOC® Travel Insurance policy, underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Johnson Inc.

Unless the context otherwise requires, this endorsement shall be read together with *your* MEDOC® Travel Insurance policy as if the provisions of each were contained in one document, and all italicized words or expressions used in this endorsement (unless defined herein) shall have the meanings ascribed to them in *your* policy.

The terms of *your* MEDOC® Travel Insurance policy are amended as follows:

- Section IV EXCLUSIONS & LIMITATIONS, PART II – Additional Exclusions & Limitations shall be amended by replacing exclusion 14 with the following:**

<p>All Exclusions & Limitations in PART II apply to each <i>insured person</i> under this insurance regardless of plan type or Health Option.</p> <p>The * indicates which type of benefit(s) are excluded or limited.</p> <p>In the following Exclusions & Limitations: <i>Your day of departure</i> applies to:</p> <ul style="list-style-type: none"> • <i>Emergency</i> Medical Insurance benefits; and • Trip Interruption & Delay Insurance benefits. <p><i>Your day of booking</i> applies to:</p> <ul style="list-style-type: none"> • Trip Cancellation Insurance benefits. <p>This insurance does not cover any expenses incurred directly or indirectly as a result of the following:</p>	Medical	Trip Interruption/Delay	Trip Cancellation
<p>14. Any <i>medical condition</i> you suffer or contract, or any loss you incur in a specific country, region or area while a travel advisory of “Avoid non-essential travel” or “Avoid all travel” is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before <i>your day of departure</i> or <i>day of booking</i>, even if the <i>trip</i> is undertaken for essential reasons. This exclusion only applies to <i>medical conditions</i> or losses which are related, directly or indirectly, to the reason for which the travel advisory was issued.</p> <p>If the travel advisory is issued after <i>your day of departure</i>, <i>your</i> coverage under this insurance in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for <i>you</i> to safely evacuate the country, region or area, after which coverage will be limited to <i>medical conditions</i> or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.</p> <p>For <i>Emergency</i> Medical Insurance benefits, this exclusion does not apply to <i>medical conditions</i> or losses related to Novel Coronavirus 2019 (COVID-19), even while a travel advisory related to COVID-19 is in effect.</p>	*	*	*

Nothing contained herein shall vary, alter, waive or extend any provision or condition of *your* policy, other than as stated above.