

# Emergency Medical Insurance Endorsement

This endorsement is for emergency medical travel insurance policies covering trips with a departure date on or after April 26, 2021, and forms part of *your* travel insurance policy.

The Travel Advisory general exclusion in the policy document is replaced with the following:

## Travel advisory

Situations where *your* claim will not be paid

- An official travel advisory was issued by the Canadian government stating “Avoid non-essential travel or Avoid all travel” regarding the country, region or city of *your* destination, before *your effective date*.
  - This exclusion does not apply to claims for an *emergency* or a *medical condition* unrelated to the travel advisory.
  - This exclusion does not apply to emergency medical insurance claims when:
    - i. the travel advisory stating “Avoid non-essential travel” is in effect and is due to COVID-19 (SARS-CoV-2), **and**
    - ii. *you* have received at least one Health Canada approved COVID-19 vaccination at least 14 days prior to *your departure date* (except where *you* do not meet the minimum age requirements for a COVID-19 vaccination, as defined by Health Canada).

*You* must adhere to COVID-19 vaccination protocols / schedules, including receiving all vaccine doses, as defined by the Ministry of Health of *your* province or territory of residence.

Claims related to COVID-19 are not paid for **Visitors to Canada Emergency Medical Insurance**, during a temporary visit to another country outside of Canada while the travel advisory is “Avoid non-essential travel or Avoid all travel”.

To view the travel advisories, visit the [Government of Canada Travel site](#).

**Maximum Benefit:**

When the travel advisory stating “Avoid non-essential travel” is in effect and is due to COVID-19 (SARS-CoV-2), the maximum benefits payable for reasonable and customary expenses incurred as a result of emergency *medical treatment* related to COVID-19 (SARS-CoV-2) and related complications is:

- a. \$2.5 million CAD per insured, for trips departing on or after April 26, 2021, when *you* have received at least one Health Canada approved COVID-19 vaccination at least 14 days prior to departure; or
- b. \$5 million CAD per insured, for trips departing on or after July 1, 2021, when *you* have received all vaccine doses of Health Canada approved COVID-19 vaccinations at least 14 days prior to departure.

The maximum benefits payable for all policy coverages insured under the policy and policy endorsements remains at \$5 million CAD per insured.

This endorsement is subject to the above, as well as all General Conditions, General Exclusions, Definitions, General Terms of Agreement and Statutory Conditions of the original Orion Travel Insurance policy.