

Single Trip COVID-19 Emergency Medical Insurance Rider.

September 28, 2021

Note: This rider is being continuously updated and is subject to change at any time.

Introducing Phase 6: \$1,000,000 coverage provided on cruises for children under age 12 who are not eligible to receive the vaccine*.

Before this update, 21st Century introduced five different iterations of a special rider to cover Emergency Medical expenses relating to COVID-19, but there was still a problem for people planning a cruise with their kids under 12 once the “avoid all cruise travel” advisory is softened by the government of Canada. Our rider wording does not provide COVID-19 coverage to the unvaccinated on cruises. This meant vaccinated* parents could have full coverage under the rider on a cruise, but their kids might not. Now, with the purchase of phase 6 of the rider, kids under age 12 who are not able to receive the vaccine, travelling with a fully vaccinated* parent/guardian on a cruise are covered for \$1,000,000 (once the Avoid All Cruise Travel advisory is lifted).

Here is a summary of COVID-19 coverage under Phase 6 with and without the vaccine*:

Coverage Limit without vaccine* CDN \$1,000,000 (but not for the unvaccinated on cruises, subject to the exception below for children under 12)

Coverage Limit with vaccine* Coverage increases to the full policy limit. Even for cruises, (once the Level 4 travel advisory on cruises is softened to Level 3), COVID-19 coverage is provided up to the full policy limit. **Exception** - children under 12 who are not eligible to receive the vaccine, travelling with a vaccinated* parent or guardian on a cruise, will be covered for COVID-19 but only for \$1,000,000 and not for the full policy limit (and only once the Level 4 travel advisory on cruises is softened to Level 3).

What is covered? Emergency Medical expenses incurred outside of Canada that are related specifically to COVID-19. There is **no Trip Cancellation or Trip Interruption coverage** on this rider.

Who is Eligible? Any Canadian travelling outside of Canada who purchases or already has a 21st Century policy for their trip that includes Emergency Medical coverage (not available with SaveAway or Visitor to Canada).

IMPORTANT - one rule overrides everything in this rider - while an official travel advisory stating “Avoid all travel” (Level 4) remains in effect, this rider does NOT provide coverage (even to kids under

12) for anything related to Coronavirus (COVID-19) and related complications. As of the date of this bulletin, an “Avoid all travel” advisory is still in effect for cruises.

Please see rider terms and conditions for full details.

Purchase the rider to **upgrade your coverage to fill the COVID-19 gap** with the increase to **FULL BENEFITS ONCE FULLY VACCINATED*!!!** Become a more confident traveller by adding this affordable coverage in these uncertain times

We still strongly encourage Canadians to adhere to the recommendations of the Government of Canada and medical professionals around the world in these challenging times. For those who do decide to travel, 21st Century is very pleased to support the health and safety of Canadians by offering this specialized travel insurance for COVID-19.

ALSO AVAILABLE: SPECIAL UNDERWRITING

We also encourage you to contact us if you are ineligible for our regular Emergency Medical Insurance but would like coverage for your pre-existing conditions and coverage for COVID-19. 21st Century has access to an Individual Medical Underwriting product that will provide \$5,000,000 of coverage for all non-COVID-19 related medical conditions and \$1,000,000 of coverage for emergency medical claims that relate to COVID-19 (upgraded for the fully vaccinated*). Premiums are based on individual health history.

**Vaccine (or vaccinated) means a full course of immunization for Coronavirus (COVID-19) that is authorized by Health Canada. It must be taken in accordance with the manufacturer’s recommendation before your effective date. You must also wait the applicable period of time for it to become fully effective based on the manufacturer’s recommendation, or as dictated by the applicable health authority before your departure date.*