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Dear Partner,

We are writing to provide you with an update about our plans related to Coronavirus (COVID-19). We understand that you will have concerns and questions about how your insurance coverage through us is being impacted and what steps we are taking to ensure we are supporting insureds and providing information so they can make informed decisions.

Firstly, the safety and well-being of insureds is our top priority. We have a dedicated team focused on implementing our business continuity plans to ensure our operations and claims teams will continue to be available to serve all of our partners and insureds to the standard that they expect.

Out of Country Emergency Medical Insurance Coverage*

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

**Coverage differs from plan to plan. We urge everyone to consult the policy or certificate of insurance to determine how coverage is affected.*

Please visit <https://travel.gc.ca/travelling/advisories> for the most up-to-date information.

This situation is developing daily and we are committed to keeping our customers informed with the most current information. We hope this update helps address the concerns and gives you confidence in the steps we are taking. If you have further questions, please reach out to your contact at RSA Travel Insurance Inc.

Sincerely,

RSA Travel Insurance Inc.

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