

## Important information about your USW 8782 Retiree Trust Travel Insurance and the travel advisories currently in effect

As a result of the rapidly changing policies being put in place to help prevent the spread of the Novel Coronavirus (COVID-19), there are some important details about your USW 8782 Retiree Trust Travel Insurance that you need to know.

Insurance provided by the Royal & Sun Alliance Insurance Company of Canada (RSA) – and through whom you are insured – is subject to restrictions that are designed to support the government’s efforts to protect the health and wellbeing of its people.

On March 13, 2020, the Government of Canada announced a formal travel advisory limiting all non-essential travel outside of Canada. It has also **recommended that Canadians return from out of country** while commercial travel options are still available. This advisory is in place until further notice and may affect your eligibility for insurance benefits if you need to cancel or interrupt your travel plans, or should you experience any sickness, illness or medical condition **that is attributable to** the reason the travel advisory (or formal notice) was issued (i.e., related in any way to COVID-19) or any complications that may arise from this.

### Trip Cancellation and Trip Interruption

- **Trip Cancellation and Trip Interruption** does not extend to any travel booking made on or after a travel advisory is issued.
  - This means that if you made travel arrangements on, or after, March 13, 2020, you will not be eligible for benefits should you need to cancel your trip or if you are travelling and you incur expenses because your trip gets interrupted.
- If you depart on a trip before the formal travel advisory was issued – in this instance, before March 13, 2020 – trip interruption coverage is limited to a period of 10 days from the date of the travel advisory (i.e., you’ll be covered only to March 23, 2020).
- Trips booked after a destination or cruise receives a formal travel advisory are not covered for trip cancellation or interruption.

### Out of Country Emergency Medical

There are similar restrictions applicable to **Out of Country Emergency Medical** coverage once a travel advisory that restricts “all travel” or “all non-essential travel” is imposed, such as the advisories issued on March 9, 2020 (to avoid all cruise ship travel) and March 13, 2020 (further restricting all non-essential travel).

- Out of country emergency medical coverage is not available if a formal travel advisory is issued before your departure. Therefore, if you departed for a cruise after March 9, 2020, or other non-essential travel after March 13, 2020, you will not be covered claims for COVID-19 or any related illness.
- If you book future travel to a location that is currently under a relevant travel advisory (including cruises) you will not have medical coverage in these locations if the advisory is still in effect at the time of travel.
- If the travel advisory was issued after your departure, medical coverage for COVID-19 or any related illness is limited to a period of 10 days from the date of the travel advisory or formal notice was issued (in this case March 23, 2020), or to a period that is reasonably necessary for you to safely evacuate the country, region or area and return home.

### Help us keep you updated

If you have not provided your email to the Trust, please send your name and email to [admin@8782RetireeBenefitsTrust.ca](mailto:admin@8782RetireeBenefitsTrust.ca) so we can contact you with any updates.