

## ENDORSEMENT 2020-1

### FORMING PART OF THE TRAVEL INSURANCE CONTRACT ISSUED TO THE POLICYHOLDER

It is hereby agreed and stipulated that for all contracts issued or renewed as of **July 22, 2020**, the travel insurance policy is amended as follows.

#### Intended for **all persons** covered by this contract

#### Amendment 1

The **Return to the province of residence at the request of the Insurer** clause is added to the **Conditions applicable to all benefits** of your contract:

##### Return to the province of residence at the request of the Insurer

In the absence of a medical contraindication, when the Canadian or provincial government encourages travellers to return to the country, the Insurer can require the return to the province of residence, within a timeframe that they deem reasonable, of any covered person who is travelling.

#### Amendment 2

The **Contract extension** clause of the **Conditions applicable to all benefits** is amended as follows:

##### Contract extension

**An extension of the coverage may be requested provided that the covered persons remain eligible for insurance and that their health condition remains unchanged since the departure date.**

When the extension is authorized, the additional premium must be paid to maintain the validity of the contract. **If the extension or the coverage conditions affect the initial rate of the contract, the new rate will apply for the entire duration of the contract.**

The contract must cover the total duration of the trip including the return date, except when the extension request is denied by Blue Cross.

The extension must be purchased from Blue Cross. An extension purchased from another insurance company shall render your Blue Cross contract null and void in its entirety, except when the extension request is denied by Blue Cross.

**The extension is conditional to the approval by the Insurer if:**

- **The covered person submits a claim during the initial period of coverage;**
- **The Canadian government published an advisory warning travellers against travelling to the region or country that constitutes the covered person's destination, or;**
- **The Canadian or provincial government encourage travellers to return to Canada.**

**Once the approval to extend the contract has been granted, any claim that pertains to an event that occurred during the initial period of coverage will be rejected.**

**The contract holder must file a request for extension prior to the end of the initial period of coverage by contacting the Insurer.**

#### Amendment 3

The **Validity of the contract** clause of the **Conditions applicable to all benefits** is amended as follows:

#### Validity of the contract

The insurance is valid only when purchased and paid in full before the effective date of the contract.

The travel insurance must be purchased before any departure date and for the full duration of the trip, including the departure and return date.

If the contract requires an extension and the latter is denied by the Insurer, the contract remains valid until the expiry date indicated on the insurance certificate.

#### Amendment 4

The **Travel credit** clause is added to the **Conditions particular to this benefit** of the **Trip Cancellation or Interruption** benefit of your contract:

##### Travel credit

A travel credit (travel voucher) issued by a travel provider is considered a refund whether the credit is accepted by the covered person or not. A credited trip or a trip for which a travel credit was refused cannot in any case be the subject of a claim to the Insurer.

#### Amendment 5

Exclusion x) of the **Other exclusions** of the **Trip Cancellation or Interruption** benefit of your contract is modified as follows:

**x) Any event that does not lead the Canadian or provincial government to issue a general recommendation not to travel to a country or a region that is the destination of the trip or any event for which the recommendation not to travel to the destination has been lifted more than 7 days before the departure date.**

#### Amendment 6

The **Notice of an event** clause of the **Conditions particular to this benefit** of the **Trip Cancellation or Interruption** benefit is amended as follows:

##### Notice of an event

When a covered event occurs prior to the departure date, the covered person must contact and advise the Insurer **within 48 hours of the event**. The Insurer will be able to indicate the procedure to follow.

In all cases, the claim settlement shall be limited to the amounts stipulated on the insurance certificate and that are non-refundable at the date of the event.

**All other policy provisions remain unchanged.**



**Sylvain Charbonneau**  
President and Chief Executive Officer