

IMPORTANT TRAVEL ADVISORY NOTICE

This notice is being provided on behalf of the IBEW Local 353 travel insurance carrier RSA/Global Excel. We recommend that all members review this notice and share this important information with family and friends travelling outside of Canada.

For all travel related inquiries please contact Global Excel at question@globalexcel.com or 1-866-870-1898.

Trip Cancellation and Trip Interruption Insurance Coverage:

A customer who booked a trip outside of Canada whose policy includes Trip Cancellation & Trip Interruption coverage may be covered if the trip was booked before any formal travel advisory against the destination country/region/city had been issued by the Government of Canada. Booking travel plans to a destination after it has received an advisory of "Avoid all travel" or "Avoid non-essential travel" can impact the travel insurance coverage.

In addition to existing travel advisories, on March 13, 2020 the Government of Canada announced a travel advisory limiting all non-essential travel outside of Canada.

It is important to note that coverage for Trip Cancellation and Trip Interruption:

- Does not extend to any travel booking made on or after a travel advisory is issued;
- **For customers that departed on a trip before a travel advisory is issued, trip interruption coverage is limited to a period of 10 days from the date of the travel advisory; and**
- 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 Insurance Coverage:

For Out of Country Medical Insurance, a travel advisory of "Avoid all travel" or "Avoid non-essential travel" may impact insurance coverage.

- Out of country emergency medical coverage may not be 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) may 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 may be 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 depart on a cruise after this date may not have out of country medical coverage.
- We encourage everyone to visit **<https://travel.gc.ca/travelling/advisories>** regularly for the most up-to-date information as this situation is changing rapidly.