

guard.me GLOBAL Travel Insurance

COVID-19 Emergency Medical Coverage Waiver

Conditions applicable to this COVID-19 Emergency Medical Coverage Waiver:

1. Coverage under this waiver is limited to \$150,000 of eligible Emergency Medical expenses following a positive COVID-19 diagnosis at **your** destination.
2. Coverage is only available if **you** are age 64 or younger on **your departure date**.
3. All currency amounts are in Canadian dollars.

Upon payment of the appropriate additional premium for the “COVID-19 Emergency Medical Coverage Waiver” for **your** entire period of coverage, the following change is applicable to **your policy**:

The policy exclusion which reads:

- Events related to “Avoid Non-Essential Travel” and “Avoid All Travel” advisories issued by the Government of Canada prior to **your effective date** that were or continue to be in effect for any country, region or city of destination on **your covered trip**, as reflected in **your** travel itinerary.

is amended to:

- Events related to “Avoid All Travel” advisories issued by the Government of Canada prior to **your effective date** that were or continue to be in effect for any country, region or city of destination on **your covered trip**, as reflected in **your** travel itinerary.

All other conditions, limitations and exclusions of the **policy** are applicable

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