



Coronavirus (COVID-19) and Assumption Life Group Insurance Benefits

There has been significant media coverage during the past month regarding the impacts of the Coronavirus (COVID-19). Every day, we learn a bit more and the range of people affected from various regions around the world, including Canada, is still growing. As the situation changes quickly, please come back regularly for the latest updates.

Here is what you need to know about the virus and Assumption Life Group Insurance products:

Travel insurance: Can I get a refund?

Emergency medical expenses incurred while travelling outside of Canada are reimbursed by travel insurance, according to the terms and conditions of the participant's Group Insurance Plan. However, please take note of the following.

- There is currently a level 3 travel advisory for 10 countries, including China, Italy and Iran, and all non-essential travel to those countries should be avoided.
- The Canadian government recommends avoiding travel on cruise ships.
- You can contact us at 1-877-875-3166 for any questions regarding your travel insurance coverage outside of Canada **before you leave**.
- We encourage you to consult the Government of Canada site at <https://travel.gc.ca/travelling/advisories> for up-to-date information.

Quarantine: What happens in this case?

- Medical expenses incurred during quarantine, inside or outside the country will be reimbursed as usual according to the provisions of your Group Insurance contract.

Can I get reimbursed for trip cancellation fees?

Most Assumption Life insurance plans do not offer reimbursement for trip cancellation fees: accommodations, flight or other related fees. Consult your policy or contact the administrator of your Group Insurance plan for specific details of your coverage.

The situation of the Coronavirus (COVID-19) changes daily and we advise you to stay informed and to follow the recommendations of the Canadian government. Updates for clients will be posted in the Client's Corner of our website at www.assumption.ca.

Updated March 16, 2020