

IMPORTANT MESSAGE TO MROO Annual Travel Insurance Policyholders – Good News

Although the world continues to be challenged by the pandemic, there are increasing signs of recovery, along with a renewed interest in people looking to travel beyond their own borders. Our MROO travel provider, RSA, understands that your travel plans may have been impacted following the travel advisory issued by the Government of Canada and they have heard your concerns.

With that in mind, we are pleased to announce that the exclusion wording for your travel insurance has changed to be more flexible. These changes in your coverage are effective immediately:

- Although travel advisories may still be in place, **your MROO Annual Travel Insurance will now provide coverage for international travel with the exception of claims directly or indirectly related to COVID-19.**
- In addition, **if a new travel advisory is issued while you are travelling, you will not be required to return home; however, coverage related to the reason for the new travel advisory will be limited to a period of 10 days following the date the new travel advisory is issued**, or the time required to safely return home.

Coverage within Canada remains available as provincial borders gradually re-open for all Canadians.

When Government of Canada travel advisories are no longer in effect in the location(s) where you are travelling, you will then be covered for COVID-19 related expenses.

MROO Annual Travel Insurance policyholders: You will receive a Notice in your renewal package which will be mailed October 1. We suggest that you keep this Notice in the same place you keep your annual travel booklet/policy. In the meantime, **here is the updated wording for Exclusion 26:**

Any sickness, injury, or medical condition you suffer or contract, or any loss you incur in a specific country, region or area while a travel advisory of "Avoid non-essential travel" or "Avoid all travel" is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before your departure date (or, if applicable, the date of purchase of your trip in reference to trip cancellation insurance benefits), even if the trip is undertaken for essential reasons. This exclusion only applies to medical conditions or losses which are related, directly or indirectly, to the reason for which the travel advisory was issued.

If the travel advisory is issued after your departure date, your coverage under this certificate in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for you to safely evacuate the country, region or area, after which coverage will be limited to medical conditions or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.

We are pleased that you will now be able to travel more extensively with your MROO Annual Travel Insurance in place for medical emergencies that are not COVID-19 related. Go safely and stay well!