

MROO Annual Travel Insurance now includes coverage for COVID-19

We are pleased to announce that the MROO Annual Travel Insurance plan now includes emergency medical coverage for conditions or losses that are related to COVID-19, even while a travel advisory related to COVID-19 is in effect. **This change is effective retroactively to January 15, 2021.** Pre-existing condition clauses, and other policy terms and conditions will apply.

Although coverage for eligible medical expenses related to COVID-19 is now available, we strongly encourage all travelers to review the Government of Canada travel advisories before booking and travelling. Return transportation options and availability of medical care may become very limited outside Canada.

Also, be aware that the Government of Canada has mandated COVID-19 testing for all travelers entering or returning to Canada. All travelers entering or returning to Canada must provide a negative test result to their airline before boarding a plane to Canada. This testing must be done within 72 hours of flying. **The cost is not covered under the MROO Annual Travel Insurance plan because it is not an emergency medical expense and it is a known expense when travelling.**

Important if you are travelling now

COVID-19 coverage was added to your travel plan on January 15, 2021. Therefore, if you are a policyholder and you began your trip on or after January 15, you have coverage retroactively to that date up to the same limits as other medical conditions under your plan. Pre-existing medical condition exclusions may apply to medical conditions and/or symptoms that existed before your trip.

If you are still travelling away from home, watch your email for more information about this COVID-19 coverage from Victor, our insurance manager, with a copy of your group travel change notice. This should be saved with your travel insurance booklet. If you do not have an email address on file, please note that Victor will also mail a copy of the travel change notice to all policyholders with their tax receipt for 2020 on February 1.

Would you like to change your trip duration now?

Victor has worked with RSA to offer you the opportunity to change your plan to a longer trip duration now that you can travel with the added security of COVID-19 coverage. **This is a one-time exception during COVID, which allows you to change your travel days mid-policy year. However, you must respond quickly.**

Victor will email policyholders a Trip Duration Change Form shortly and will also mail the form along with tax receipts on February 1.

The deadline to return your completed Trip Duration Change Form to Victor is March 1. No exceptions! The change you request at this time will be effective April 1 to December 31, 2021.

The next opportunity you will have to change your travel days will be when you receive your renewal letter in October. A travel change made at that time will become effective January 1, 2022 and will stay in place for that calendar year.

RSA Individual Travel Plans are temporarily unavailable for purchase

We are unable at this time to offer an RSA individual travel plan because there are Travel Advisories issued by the Government of Canada in effect for COVID-19. If you are travelling and wish to purchase a travel plan at that time, or if you require top up insurance to add travel days to your current annual travel plan, we suggest you check our website www.mrooinsurance.ca to see if this situation has changed. If not, we recommend that you purchase travel insurance from another provider.

Contact Global Excel if you have a medical emergency while travelling

Always travel with your MROO travel insurance card from RSA and if you have a medical emergency, you should contact the phone number listed on your card for Global Excel in the location where you are located. While in Canada or the U.S., the number to call is 1-866-870-1898.

Global Excel can direct you to a medical facility or doctor in your area of travel. If you contact Global Excel at the time of your emergency, we will ensure that your covered expenses are paid directly to the hospital or medical facility, where possible.

If it is not reasonably possible for you to contact Global Excel before seeking treatment due to the nature of your emergency, you must have someone else call on your behalf or you must call as soon as medically possible. If you fail to notify Global Excel, RSA reserves the right to limit your benefits as follows:

- In the event of hospitalization, 80% of eligible expenses, based on reasonable and customary charges, to a maximum of \$25,000.
- In the event of an outpatient medical consultation, a maximum of one visit per sickness or injury.
- You will be responsible for payment of any remaining charges. Some treatments require pre-approval in order to be covered and if you do not contact Global Excel prior to seeking treatment, the medical treatment you receive may not be covered by this insurance.

Stay safe!

On behalf of Victor, to all of our MROO policyholders and members, your health matters to us. **If you have questions, please contact Victor directly at 1-800-387-2037 or 1-800-363-7861.**

Visit us at mrooinsurance.ca to learn more.