



**KITCHENER, ON, February 28, 2020**

**Please note:** *The situation with the Coronavirus (COVID-19) continues to evolve. The information in this Coverage Alert is current as of the time of publication but is subject to change as more information becomes known.*

*If you suspect that you may have been exposed to, or have Coronavirus, please contact your nearest health authority for further medical advice and instruction.*

### **Important Notice Regarding the Outbreak of the Coronavirus (COVID-19)**

On Thursday, January 30, the World Health Organization (WHO) declared an international public health emergency in response to the outbreak of the coronavirus (COVID-19). The first reported case of coronavirus was from Wuhan, China, on December 31, 2019, but with their recent announcement, the WHO is acknowledging the disease now represents a risk beyond China.

The latest news on coronavirus from the World Health Organization, including travel advice, FAQs, and how to protect yourself, can be found [here](#).

The Canadian government has also recently issued [travel advisories for China](#) related to coronavirus, advising against all non-essential travel to China (as of January 29, 2020), and against all travel to the Hubei Province of China (as of January 27, 2020).

We recommend all travellers stay up to date with travel advisories that may be issued for their destination by visiting the [Government of Canada website](#). The Public Health Agency of Canada has also recommended health precautions for travellers, which can be found [here](#).

### **Impacts to Coverage**

For customers booking trips to China, the coronavirus became a **known event on January 29, 2020**. Travel insurance plans generally **exclude losses** caused by events that were known or foreseeable, or for destinations for which the Government of Canada has issued a travel advisory against non-essential or all travel, at the time the plan is purchased. Customers who purchased their plan prior to January 29, 2020 may still have coverage for a covered loss for a trip booked to China.

For additional coverage information, see below.

If travelling to China (other than Hubei Province):

- Plans with Trip Cancellation benefits may include a covered reason for cancellation if the Government of Canada issues a travel advisory against non-essential or all travel to their destination. As such, customers with Trip Cancellation benefits who purchased their plan before January 29<sup>th</sup> (the date of the Canadian government's first travel advisory for China, outside of Hubei Province) and who planned to travel to China, may be eligible to submit a claim for Trip Cancellation (with claims payment subject to all other policy terms and conditions being met) if they now need to cancel due to this travel advisory.

- Customers who are travelling to China (outside of Hubei Province) but purchase a travel insurance policy after January 29<sup>th</sup> may not be eligible for Trip Cancellation, Interruption or for Medical Emergency claims related to the coronavirus or related travel restrictions, as it is now a known event.

If travelling to the Hubei Province:

- Plans with Trip Cancellation benefits may include a covered reason for cancellation if the Government of Canada issues a travel advisory against non-essential or all travel to their destination. As such, customers with Trip Cancellation benefits who purchased their plan before January 24<sup>th</sup> (the date of the Canadian government's first travel advisory for Hubei Province) and who planned to travel to the province of Hubei, may be eligible to submit a claim for Trip Cancellation (with claims payment subject to all other policy terms and conditions being met) if they now need to cancel due to this travel advisory.
- Customers who are travelling to Hubei Province but purchase a travel insurance policy after January 24<sup>th</sup> may not be eligible for Trip Cancellation, Interruption or for Medical Emergency claims related to the coronavirus or travel restrictions in the Hubei Province, as it is now a known event.

### **For Customers Requiring Assistance**

Allianz Global Assistance is focused on providing emergency travel assistance to our customers who have been impacted by the developing novel coronavirus (COVID-19) outbreak.

Due to the coronavirus outbreak, please note we are currently experiencing high call volumes which may result in long wait times.

If your travel plans have been impacted by the coronavirus and you need to cancel your trip, please contact your travel provider prior to canceling your travel arrangements. Some airlines and other travel suppliers may allow customers to cancel their trip and receive a refund or change their dates of travel without change fees when travelling to a destination affected by coronavirus.

While travelling, customers should take their travel insurance coverage information with them. Important information includes plan details, policy/certificate number and phone numbers for emergency travel assistance while abroad.

If your trip has been impacted due to coronavirus and you need to contact Allianz Global Assistance regarding your coverage, please call us using the number included on your confirmation of coverage or wallet card. If you do not have your confirmation of coverage or wallet card with you, please contact us at 866-520-8823 if within North America. If you are outside North America, please call us collect at 1-519-742-9013.