

KITCHENER, ON, March 3, 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 latest news on coronavirus from the World Health Organization, including travel advice, FAQs, and how to protect yourself, can be found [here](#).

Travel Advisories from Government of Canada

The Government of Canada has recently issued travel advisories advising against non-essential and/or all travel for several destinations that have been impacted by coronavirus, including:

Date Issued	Advisory
1/24/2020	Hubei Province - Level 3 - Avoid non-essential travel to the province of Hubei, including the cities of Wuhan, Huanggang and Ezhou, due to the imposition of heavy travel restrictions in order to limit the spread of a novel coronavirus.
1/28/2020	Hubei Province - Level 4 - Avoid all travel to the province of Hubei, including the cities of Wuhan, Huanggang and Ezhou, due to the imposition of heavy travel restrictions in order to limit the spread of a novel coronavirus
1/29/2020	China - Level 3 - Avoid non-essential travel to China due to an outbreak of a novel coronavirus
2/28/2020	South Korea - Daegu and Cheongdo - Level 3 - Avoid non-essential travel to the cities of Daegu and Cheongdo due to the particularly high risk of COVID-19.
2/29/2020	Iran – Level 3 - Iran’s ongoing Level 3 travel advisory to avoid non-essential travel was expanded to include spread of coronavirus.
3/1/2020	Northern Italy - Level 3 - It is recommended that Canadians avoid all non-essential travel to northern Italy which includes the provinces of Aosta Valley, Piedmont, Liguria, Lombardy, Emilia-Romagna, Veneto, Friuli-Venezia Giulia and Trentino-Alto Adige/Südtiro.

All travellers should 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](#).

Impacts to Coverage

Travel insurance plans generally **exclude losses** if a Government of Canada travel advisory against non-essential or all travel is in place for a traveller's destination at the time insurance coverage is obtained.

Customers who obtain travel insurance prior to a travel advisory being issued for their destination may still be eligible for coverage.

For additional coverage information, see below.

- Plans with Trip Cancellation benefits may include an eligible covered reason for cancelling your trip if the Government of Canada issues a travel advisory against non-essential or all travel to your destination, so long as your insurance coverage is in place before the travel advisory is issued
- If you obtain insurance after the Government of Canada issues a travel advisory against non-essential or all travel to your destination, you 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.

Each travel insurance plan is unique, so remember to review your policy in detail to understand the benefits and exclusions that may be applicable to you based on your coverage and travel plans. In all scenarios, claims payment is subject to all policy terms and conditions being met.

Please note: Government of Canada travel advisories that may impact coverage will state 'Avoid All Non-Essential Travel' or 'Avoid All Travel'.

The Government of Canada may also issue travel warnings, such as 'Exercise a High Degree of Caution', which are not considered a travel advisory as it relates to travel insurance.

For Customers Requiring Assistance

Allianz Global Assistance is focused on providing emergency travel assistance to our customers who have been impacted by the coronavirus outbreak. As the outbreak develops, 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.