

ENDORSEMENT

This Endorsement is attached to and forms part of your Group Travel Insurance Policy, underwritten by Royal & Sun Alliance Insurance Company of Canada.

It is hereby understood and agreed that, effective **August 13, 2020**, the terms and conditions of your Group Travel Insurance Policy are amended as follows:

The following wording replaces any existing Exclusion(s) wording in the Master Policy related to medical conditions or losses the insured person suffers or contracts in a specific country, region or area while a travel advisory is issued by the Canadian Government:

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.

Except as otherwise expressly provided herein, the Group Travel Insurance Policy remains in full force and effect and unamended.

These insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada.

You may contact the insurer at **1-888-877-1710** in Canada and the U.S. or visit www.rsagroup.ca.

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