

Re: Collabria credit card travel insurance provider general guidelines

Dated: March 4, 2020

Collabria credit card travel insurance provider (Desjardins Financial Security Life Assurance Company – DFS) has provided general guidelines to support questions and concerns from cardholders, relating to the current Coronavirus (COVID-19) outbreak and our card program’s travel insurance program cardholder coverage.

Note: It is important that cardholders should contact DFS directly for specific information on their personal situation AND to refer to their insurance certificate.

The following table lists the scenarios and general guidelines for responses. ***Please note that the date on which the trip is purchased in relation to the Government of Canada Travel Advisory is the key determinant for coverage eligibility.***

Date of Purchase of Trip	Impact on a potential <u>Trip Cancellation</u> Claim	Impact on a potential <u>Emergency Health Care (EHC) Claim</u>	Impact on a potential <u>Trip Interruption</u> Claim
Prior to travel advisory* issued by the Canadian government	Since the advisory was not in effect when the trip was purchased, it could serve as a valid reason for DFS to consider a cancellation (refer to clause “o” of the insurance certificate)	If cardholder is on the trip when the advisory is issued, the EHC insurance coverage and terms should apply as specified in the insurance certificate	If the warning (for that country or region the traveller is in) is issued during the trip, trip interruption coverage including return to the province of residence prior to the original return date will be considered in accordance with the terms in the certificate of insurance
After the travel advisory* is issued by the Canadian government	Since the cause resulting in the trip cancellation claim is known at the time of purchasing the trip, it would not be eligible for cancellation. Other causes for cancellation not related to the Corona virus could be covered.	If the cardholder travels to the destination for which a travel advisory is already in effect, the Emergency Health Care coverage will not be valid	If the cardholder travels to the destination for which a travel advisory is already in effect, the Trip Interruption coverage will not be valid

*Government of Canada Travel Advisory for each country/region including the dates they are effective and revised are listed here: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/latest-travel-health-advice.html>

Contact Desjardins Financial Security Life Assurance Company for further details:

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