

NOW AVAILABLE!

21st Century Travel Insurance COVID-19 Emergency Medical Insurance Rider.

October 26, 2020

Since March 13, 2020 when the Canadian Government issued a travel advisory against non-essential travel to ALL countries outside of Canada due to the worsening pandemic, most Canadians have either chosen to stay at home or they have limited their travel to other provinces in Canada.

As we head into the fall and temperatures drop, many Canadians are thinking about travelling again but they still face large obstacles:

- Land borders are closed to all but essential travel.
- Travel by air is still a concern to all but the most adventurous.
- Returning Canadians still face a 14-day quarantine when they re-enter the country.
- Some destinations have been hit harder than Canada and are still considered hot spots for COVID-19.
- COVID-19 cases in Canada have been on the rise again since Labour Day

In addition to these significant hurdles, there is also the travel insurance dilemma; as long as there is still a level 3 or 4 travel advisory in place for a destination, none of our travel insurance products will cover COVID-19 in that destination.

21st Century Travel Insurance is very pleased to announce a solution to that problem!

INTRODUCING THE COVID-19 EMERGENCY MEDICAL RIDER!

Rider Coverage Limit CDN \$200,000

What's covered? Emergency Medical expenses incurred outside of Canada that are related specifically to COVID-19. There is **no Trip Cancellation or Trip Interruption coverage** on this Rider.

Who is Eligible? Any Canadian travelling outside of Canada who purchases or already has a 21st Century policy for their trip that includes Emergency Medical coverage (not available with SaveAway or Visitor to Canada). The Covid-19 Rider is not available while you are on a cruise or in any destination included in your cruise itinerary. It also will not cover claims due to Covid-19 if there is a Level 4 travel advisory (Avoid all Travel) issued for your destination prior to your effective date. Please see Rider terms and conditions for details.

Premium Add the Rider when issuing a Single Trip policy in TIPS for an additional 35% surcharge over and above the base premium,

or

Coming November 9, 2020! Call Head Office to add a standalone Rider to any 21st Century Multi-trip or Package policy. Good for one trip only. We will calculate the Rider premium for that trip based on 35% of the equivalent Single Trip Emergency Medical premium. Head Office will issue the policy for you.

Commission Receive your regular commission on the base premium. **The Rider is non-commissionable.** *Why? Please read on.*

WHY NO COMMISSION ON THE RIDER?

This is a global crisis and it has hit the travel and tourism industry hard. We now assume we will be dealing with a brave new world for international travel until we reach some level of herd immunity - globally. At 21st Century, we feel that our job is to help you build confidence and trust with your clients as they resume some cautious amount of travel in this COVID-19 era. Someday, hopefully not that far off, travel restrictions will be lifted and you will be left with your core travel insurance business (which is the base policy). Until then bridge the gap with a COVID-19 Rider that offers your clients the lowest possible rate for this critical coverage.

We've all seen the recent announcements; Air Canada, Air Canada Vacations, WestJet, Sunwing, Air Transat and others are now including COVID-19 coverage with the purchase of certain short-term, round-trip bookings to encourage travel. These travel suppliers are doing everything they can to try to help passengers feel safe again.

For those not eligible for this built-in coverage from the airlines and other suppliers, other COVID-19 insurance solutions available on the market can be expensive. 21st Century Travel Insurance has worked hard with our underwriter to deliver as cost-effective a solution as possible for your clients.

You can sell our regular travel insurance (which excludes COVID-19), earn your regular commission on that base policy and offer an **upgrade to their coverage with an affordable Rider to plug the COVID-19 gap**. Convert a reluctant traveller into a more confident traveller. By providing this affordable coverage in these times of crisis, your clients will hopefully remember this service when things get back to normal.

We still strongly encourage Canadians to adhere to the recommendations of the Government of Canada and medical professionals around the world in these challenging times. For those who do decide to travel, 21st Century is very pleased to support the health and safety of Canadians by offering this specialized travel insurance for COVID-19.