

NOW AVAILABLE!

Single Trip COVID-19 Emergency Medical Insurance Rider.

Phase 2: Add the Single Trip Rider to Multi-trip or Package Plans

November 9, 2020

On October 26, 2020, 21st Century Travel Insurance successfully introduced its new COVID-19 Rider. It allows you to add \$200,000 of coverage for Emergency Medical expenses that relate to COVID-19 when selling certain Emergency Medical plans (not available with SaveAway or Visitor to Canada).

Now 21st Century Travel Insurance is very pleased to announce the next phase in our portfolio of COVID-19 insurance solutions!

INTRODUCING PHASE 2 OF THE COVID-19 EMERGENCY MEDICAL RIDER!

What's new about this next phase?

You can now call Head Office to add the Emergency Medical Rider to any 21st Century Multi-trip or Package policy. The Rider will be good for one trip only so it must be purchased separately for each trip. This is not a multi-trip Rider and it covers only Emergency Medical – not Trip Cancellation or Interruption. We will calculate the Rider premium for each trip based on 35% of the equivalent Single Trip Emergency Medical premium. For example, if the insured is travelling for 8 days on a Multi-trip Plan, we will calculate their equivalent Single Trip Emergency Medical premium for 8 days and the Rider premium will be 35% of that amount. Head Office will need to deal directly with your client and issue this special policy for you on a trip-by-trip basis, as required.

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). Must be purchased prior to departure. The Covid-19 Rider is not available while on a cruise or in any destination included in a 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

	client's destination prior to the effective date. Please see Rider terms and conditions for details.
Premium	35% of the equivalent Single Trip Emergency Medical premium based on the trip duration and age and rate category of the applicant.
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 fill 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.

ALSO AVAILABLE: SPECIAL UNDERWRITING

We also encourage you to contact us if your client is ineligible for our regular Emergency Medical Insurance but would like coverage for their pre-existing conditions and coverage for COVID-19. 21st Century offers an Individual Medical Underwriting product that will provide \$5,000,000 of coverage for all medical conditions and \$200,000 of coverage for emergency medical claims that relate to Covid-19. We can provide a quotation on this product and you will receive your regular commission rate that we would normally pay you for our regular Medically Underwritten Plan (MUPS).