

Dear MEDOC Customer,

Both Johnson and RSA Canada are closely monitoring the impact of the Coronavirus (COVID-19) pandemic. Here is important information for our policyholders:

As of March 14th, Global Affairs Canada is urging Canadians to return to Canada while commercial options are still available, stating that travel plans may be severely disrupted and Canadians may be forced to remain outside of Canada longer than expected.

Following the Government of Canada's declaration of a Global Travel Advisory on March 13th, MEDOC Travel insurance is impacted as noted below:

CUSTOMERS CURRENTLY OUTSIDE CANADA

- For customers that departed on a trip before a formal travel advisory was issued, trip interruption coverage is limited to a period of 10 days from the date of the travel advisory or formal notice was issued, or to a period that is reasonably necessary for you to safely evacuate the country, region or area or cruise.
- Therefore, with the formal advisory issued on March 13, coverage for most MEDOC customers will end on March 23 or as soon as it is reasonably possible to safely evacuate the country, region or area or cruise.
- We recognize that capacity within airlines or other travel suppliers may cause delays with your return. In the event of extenuating circumstances, and you are unable to get home, our customers' health and safety are of the utmost concern. Rest assured your coverage will remain in place. With the increasing likelihood of additional border closures around the globe, we urge customers to act as quickly as possible to make arrangements to return to Canada. Trip Interruption claims can be submitted up to April 30th.
- MEDOC policies include Trip Interruption coverage to assist with non-refundable and non-creditable expenses.

CUSTOMERS WITH TRAVEL PLANNED

- If the trip was booked before any formal travel advisory against the destination country/region/city/cruise had been issued by the Government of Canada you likely have coverage for Trip Cancellation, subject to the terms and conditions of the policy.
- MEDOC Customers who depart Canada after March 13 will not have travel insurance coverage, including no medical coverage. Therefore, we do not recommend travelling and suggest you consider a Trip Cancellation claim.
- Customers with travel commencing before April 30th can begin a claim between now and April 30th.
- Due to unprecedented call volumes, we ask that customers with travel commencing after April 30th start a claim as of May 1st.

STARTING A CLAIM

- Claims can be started by going to <https://claimportal.globalexcel.com/Claimant/OpenClaim.aspx> and clicking on “Notify us of a Claim” on the top right of the page. The website will guide you through the submission process.
- Customers can also call 1-800-709-3420 though we are experiencing extremely high call volumes and long wait times, and need to prioritize members who are experiencing a medical emergency.
- Rest assured that your Trip Cancellation/Interruption claim does not have to be submitted immediately. See dates noted above.

Visit www.johnson.ca/coronavirus for complete information, FAQs and details on how to submit a claim.

We understand how the global pandemic and the impact on your travel is distressing. And we hope this information helps provide more clarity on your travel insurance coverage.

Johnson Insurance

Johnson Insurance is a tradename of Johnson Inc. (“JI”), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Johnson Inc. 10 Factory Lane St. John's, Newfoundland, A1C 6H5, CA