

COVID FAQ: YOUR GPM TRAVEL INSURANCE

Please note that this is meant as a general guide only. You must reference the policy wording for full details on coverage, limitations, and exclusions. For any questions concerning your travel coverage, please contact MSH Assistance.

What is my coverage for COVID-19 while travelling?

All GPM travel policies cover reasonable and customary costs for eligible emergency medical expenses related to COVID-19, subject to all policy limitations, exclusions, and provisions. COVID-19 coverage remains valid even when an advisory to avoid all or non-essential travel is in place. However, this does not include self-isolation in a non-hospital setting as our policies do not cover additional living expenses (except as provided under Benefit #12 – Meals and Accommodation).

Can I receive COVID-19 testing even if I have no symptoms?

Since medical benefits are largely limited to expenses related to unforeseen emergencies requiring immediate attention, elective testing for COVID-19 is unfortunately not covered. If you are in Canada, please check with your province's Ministry of Health for COVID-19 testing details. For example, in Ontario, COVID-19 testing is covered at no charge, regardless of your eligibility under the Ontario Health Insurance Plan.

Where do I go for COVID-19 testing?

If you are in Canada, please visit the website for your province's Ministry of Health to view a list of assessment centers in your area.

Are over-the-counter COVID-19 screening kits (such as those available in pharmacies) covered?

Unfortunately, over-the-counter medications, including screening kits, are not covered.

Does my policy cover medical expenses related to COVID-19?

The MSH GPM travel plans (policies 54507627, 54507628 & 54507629) cover reasonable and customary costs for eligible emergency expenses related to COVID-19, subject to all policy limitations, exclusions, and provisions. COVID-19 coverage remains valid even when an advisory to avoid all or non-essential travel is in place.



Am I covered by trip cancellation or trip interruption insurance?

MSH GPM travel plans that were in effect prior to the non-essential travel advisory issued on December 15, 2021 by the Government of Canada will be covered for trips cancelled due to COVID-19. Trips booked after the non-essential travel advisory was issued will not be covered for trip cancellation due to COVID-19 until the advisory is lifted. Only applicable to policies containing trip cancellation benefits.

What do I do if I get sick while I am travelling?

Whenever If you feel symptoms related to COVID-19, contact MSH Assistance at **1-833-366-0875**, toll-free within Canada or the United States, or at **1-416-987-4047**, from anywhere in the world.

Assistance will help to assess your symptoms and direct you, as needed, to a hospital or clinic for appropriate care. Depending on your specific situation, MSH Assistance is also available to:

- Provide interpretation services to help you better communicate with health care personnel.
- Advance funds to a service provider if fees for medical care are required to be paid upfront.
- Monitor your case through to recovery.

When consulting with a doctor, be sure to disclose any visits to high-risk areas or contact with anyone with visible COVID-19 symptoms.

Will I be covered for self-isolation or quarantine—for example, if a hotel room is needed?

Precautionary quarantines for travellers due to government restrictions, including upon arrival at a destination or upon return to their home country, are not covered under GPM travel policies. However, if your return to your home country is delayed due to a precautionary quarantine, your coverage can be extended, provided you remain eligible. Coverage is automatically extended for up to five days under certain circumstances (for example, a delayed return due to flight disruption or hospitalization).

GPM travel policyholders hospitalized due to COVID-19 infection will be covered as with any illness. However, this does not include self-isolation in a non-hospital setting as our policies do not cover additional living expenses. (except as provided under Benefit #12 – Meals and Accommodation)

Can I still mail information such as original documents regarding claims to MSH International?

While our offices are still open and mail continues to be delivered, we kindly ask that claims and supporting information be submitted online or via email.

What if I get sick returning to Canada from abroad?

If you have travelled abroad, or have been in contact with someone who has, we advise that you:

- Stay home and avoid contact with others for 14 days;
- Contact your local public health authority within 24 hours of your arrival in Canada;
- Follow up with your health care professional.

If you develop a fever, cough, or have difficulty breathing in the 14 days after your return:

- Call your health care provider or your local public health authority.
- Disclose your symptoms and your travel history to an area under advisory or with an outbreak, and/or any contact you may have had with anyone with related symptoms.



IF YOU ARE SICK AND NEED MEDICAL ATTENTION IN CANADA:

- Notify the medical clinic or hospital in advance. Disclose your symptoms and/or your travel abroad.
- Do NOT take public transit, an uber, or a taxi!
- Wear a mask while waiting for or receiving treatment to prevent spreading the illness.



IF YOU FEEL SICK BEFORE YOUR DEPARTURE FOR CANADA:

- DO NOT use any form of public transportation.
- Seek medical attention immediately.



IF YOU FEEL SICK DURING TRAVEL TO, OR UPON YOUR ARRIVAL IN CANADA:

- Inform the flight attendant, cruise staff, or a border services agent. They will decide whether medical assessment by a quarantine office is necessary.