



We're here for you during COVID-19

Dear valued member,

We are in unprecedented and uncertain times as the world navigates the impacts of COVID-19.

While things change at a rapid pace, our commitment to serving you remains a top priority.

We know that recent travel advisories issued by the Government of Canada, and news from other sources, have raised many questions from you.

I want to assure you that while other insurers, like our competitors, have made changes to their group plans, there have been no unfavourable changes to existing coverage for ARM members.

Out-of-Country Emergency Medical Coverage

Your Out-of-Country Emergency Medical Coverage remains in force regardless of where you have travelled to. If you are an active ARM member and are currently outside of Canada, you will continue to be covered for Out-of-Country Emergency Medical if you require it, whether for COVID-19 or any other medical emergency, subject to the terms and conditions of the plan.

We are also pleased to share that effective March 19, Out-of-Country Emergency Medical Coverage is being extended until April 30. This will help to ensure that ARM members who are currently out-of-country and are trying to return home but are nearing their maximum of 95 days, will continue to be covered until they can get home safely.

Trip Cancellation

Before you leave, please check the [Government of Canada's website](#) for active travel health notices for COVID-19.

As an active ARM member, your Trip Cancellation coverage applies if you wish to cancel travel due to COVID-19 and your travel was booked **prior** to the date the Government of Canada issued a Level 3 or 4 travel advisory for your intended destination.

Keeping you informed

We understand that you have a lot of questions right now, especially since recent announcements from major insurance companies may leave you feeling uncertain. We ask for your patience as our team works diligently to get you answers and serve all of our members during this time.

We are committed to serving you and keeping you informed of the most current information about medical emergencies, trip interruption and more as this situation evolves. Please continue to visit www.otip.com/coronavirus for answers to your questions.

Be well and stay safe.

Vic Medland

CEO, OTIP