

guard.me GLOBAL Travel Insurance

COVID-19 Quarantine Coverage Rider

Coverage under this rider is limited to eligible expenses following a positive COVID-19 diagnosis at **your** destination that causes **you** to be quarantined beyond **your** scheduled **return date**.

Upon payment of the appropriate additional premium for this "COVID-19 Quarantine Coverage Rider" the following benefit is added to **your policy**:

1. **Quarantine Benefit** – In the event **you** or **your travelling companion** are required to self isolate or quarantine beyond **your return date** due to a positive COVID-19 test result or contact tracing at **your** destination as determined by a medical professional, **we** will pay up to \$200 per day per insured person (\$400 per insured family) for a maximum of 14 days for **your** additional unplanned commercial accommodation, meals and essential telephone calls.

In addition, we will pay up to \$200 to cover the cost of any change fees on existing tickets to return to **your departure point** or to continue on **your covered trip**.

- This benefit is not payable if there were any country or regional travel guidelines or restrictions in place before **your departure date**:
 - i. prohibiting Canadian residents' entrance due to COVID-19; or
 - ii. requiring a self-isolation or quarantine for a specific period of time during **your** trip.
- This benefit is not payable for any fare difference on your tickets to return to your departure point or continue on your covered trip.
- Claims payable under this Rider cannot duplicate any other benefits of **your policy**. If coverage is available under **your policy** and this Rider, **we** will pay the higher benefit amount.

All other conditions, limitations and exclusions of the **policy** are applicable.

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