

**ENDORSEMENT**  
from April 1, 2021 to March 31, 2022

This endorsement is attached to and forms part of *your* Prestige Travel Insurance policy, underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Johnson Inc.

**Unless the context otherwise requires, this endorsement shall be read together with *your* Prestige Travel Insurance policy as if the provisions of each were contained in one document, and all italicized words or expressions used in this endorsement (unless defined herein) shall have the meanings ascribed to them in *your* policy.**

The terms of *your* Prestige Travel Insurance policy are amended as follows:

- Section IV EXCLUSIONS & LIMITATIONS shall be amended by replacing exclusions 2 and 20 with the following:**

<p>All Exclusions &amp; Limitations apply to each <i>insured person</i> under this insurance.</p> <p>The * indicates which type of benefit(s) are excluded or limited.</p> <p>In the following Exclusions &amp; Limitations:</p> <p><i>Your day of departure</i> applies to:</p> <ul style="list-style-type: none"> <li>• <i>Emergency Medical Insurance</i> benefits; and</li> <li>• <i>Trip Interruption &amp; Delay Insurance</i> benefits.</li> </ul> <p><i>Your day of booking</i> applies to:</p> <ul style="list-style-type: none"> <li>• <i>Trip Cancellation Insurance</i> benefits.</li> </ul> <p>This insurance does not cover any expenses incurred directly or indirectly as a result of the following:</p>	<b>Medical</b>	<b>Trip Interruption/Delay</b>	<b>Trip Cancellation</b>
<p>2. Any treatment that is not <i>emergency treatment</i>.</p> <p>For <i>Emergency Medical Travel Insurance</i> benefits, this exclusion does not apply to a medical <i>emergency</i> arising from a COVID-19 vaccination <i>you</i> receive on <i>your trip</i>.</p>	*	*	*
<p>20. Any <i>medical condition</i> or related condition that arises during a <i>trip you</i> undertake with the knowledge acquired before <i>your day of departure</i>, that <i>you</i> will require or seek treatment or surgery for that <i>medical condition</i> or related condition, whether or not recommended by <i>your physician</i>.</p> <p>For <i>Emergency Medical Travel Insurance</i> benefits, this exclusion does not apply to a medical <i>emergency</i> arising from a COVID-19 vaccination <i>you</i> receive on <i>your trip</i>.</p>	*	*	

Nothing contained herein shall vary, alter, waive or extend any provision or condition of *your* policy, other than as stated above.