Frequently Asked Questions
Impact of COVID-19 and INBOUND Students/Dependents on guard.me policies
Last updated: March 6, 2020 – 8:00am EST

We have received numerous questions regarding **guard.me** policies and coverage for illnesses related to COVID-19. We begin by stressing that all the provisions of our policies for inbound (to Canada) coverage remain in force and there are no special conditions or exclusions due to the prevalence of the virus.

The well-being of our Insureds is our number one priority. **guard.me International Insurance** will continue to follow this situation and will endeavour to provide timely updates as it evolves.

1. **Will new inbound and returning students coming to Canada from locations where there is a known risk of COVID-19 be eligible to buy a guard.me policy?**
    Yes, provided the student is admissible to Canada and meets the normal eligibility requirements of the policy e.g. is registered at the school, is under 65 years of age, etc.

2. **What does our guard.me policy cover if a student is diagnosed with COVID-19?**
    If a student is diagnosed with an illness when they are in Canada, including COVID-19, they are eligible for medically necessary treatment as per the normal terms and conditions of their policy.

3. **What coverage is provided if a student contracts COVID-19 before they depart from their home country?**
    If a student was asymptomatic and unaware they had contracted COVID-19 prior to departure and they become ill after their arrival in Canada, they are eligible for medically necessary treatment as per the normal terms and conditions of their policy.

    If the student was symptomatic or diagnosed with the illness prior to departure, certain pre-existing limitations may apply depending on the normal terms and conditions of their policy.

4. **If students choose to arrive early (prior to class start date), or if an institution requests early arrival for the purpose of monitoring the student, are they eligible for insurance?**
    Yes. Institutions can enroll students, or students can enroll directly through the institution's microsite at additional cost. Normal conditions would apply to the early purchase option.

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5. Are the dependents of a primary policyholder eligible for insurance and will they be able to access medical care if they get sick?

Yes. The normal purchase and policy options apply. Dependents will have to identify the main policy holder.

6. Can students upgrade their coverage at an additional cost?

There is no requirement to upgrade coverage for COVID-19 coverage as it is covered per the normal provisions of the policy.

7. What would happen if a student is diagnosed with COVID-19 and quarantine is required?

At the moment self-quarantine is the only option being provided by local and regional health authorities. As a result, insureds will have to make their own arrangements for self-quarantine.

8. If a homestay family is not willing to allow the student to stay with them after being diagnosed with COVID-19, where would they go?

Alternate accommodation for the purpose of self-quarantine is not a provision of guard.me policies. Partners are encouraged to review their own internal policies and procedures and put the appropriate protocols in place.

9. If a policyholder needs medical treatment for a long period of time and needs a guardian to stay with him/her at the hospital, would this cost be covered?

Policies issued by guard.me have defined benefits and provisions for family transportation and these would still apply. They are outlined in the normal terms and conditions of the policy. Guardians and custodians are not eligible for these benefits.

10. If a policyholder is not in a hospital, but in quarantine or under medical supervision as an outpatient, would the cost be covered?

As with any sickness, home care is the responsibility of the policyholder. On occasion, in severe cases, home care may be eligible under the policy terms and conditions, however, this would likely lead to hospitalization.

11. If a policyholder's travel plans are impacted by actions taken to contain the virus (including grounding of all flights, for example) and the policyholder required to make new flight reservations to return home or continue onward, are these changes covered?

No, the insurance policies selected by our partners for inbound students do not include travel benefits designed to cover trip cancellations, interruptions or delays.

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If a student's policy expires during such a time, they are eligible to extend their coverage and pay the additional premium.

12. If a national of country X is required to return to country X by its national authorities, would that be covered?

No, the insurance policies selected by our partners for inbound students do not include travel benefits designed to cover trip cancellations, interruptions or delays.

13. If a policy holder returns home during the Spring Break and contracts COVID-19 during their travels, will this be covered under the policy?

If, for any reason, a student returns to their home country they are subject to the "home country exclusion" and will not be eligible for reimbursement under the terms and conditions of the policy. COVID-19 will be treated like any other illness in this situation.

14. I have a guard.me MORE Enhanced plan and will be leaving Canada on an excursion and travelling to country X – will I be covered?

Most guard.me inbound plans include an excursion benefit that provides coverage for illnesses and injuries outside Canada so long as the majority of the policy time is spent in Canada. Coverage is extended to countries for which Government of Canada travel advisory are at Level 1 or 2 only. Travel to countries with a Government of Canada Level 3 (Avoid non-essential travel) or 4 (Avoid all travel) travel advisory will continue to be excluded from coverage. Travellers wishing to travel to a country with a Government of Canada Level 3 travel advisory will be required to purchase a guard.me Global policy with the added High Risk Rider. Please see the Government of Canada travel advisories at www.travel.gc.ca for up to date information.