
To our valued clients and partners,

This is undoubtedly a time of great uncertainty. COVID-19 continues to impact our everyday lives, from travel restrictions to school closures. While we have taken every precaution to ensure we operate efficiently during this crisis, it has unfortunately affected our response time with clients. Similar operational challenges experienced by our business partners and carriers have had a ripple effect in the following areas of our service delivery:

- **Claim processing and payments:** longer turnaround times due to an increase in claim submissions.
- **Phone queues:** longer wait times due to higher than normal call volumes.
- **Email queries:** delayed replies due to an influx of online communications.

We apologize for any inconvenience caused by these unforeseen delays and thank you for your patience and understanding during this time.

Rest assured that we are reviewing options for additional resources to increase our response times and will continue to monitor the developing COVID-19 situation for ways to provide schools and students with the utmost client-centric solutions and support. We respectfully ask that you refrain from calling to check on the status of claims so that we may focus our efforts on processing them. As always, we invite you to relay any questions or concerns you may have to: studentteam@studyinsured.com

We pride ourselves on our strength and resiliency to overcome the obstacles posed by this new global threat.

We hope you and your loved ones stay safe and healthy.

Regards,

Guillaume Deybach,
Chief Operating Officer

WHAT YOU NEED TO KNOW ABOUT CORONAVIRUS (COVID-19) INSURANCE COVERAGE

UPDATE



Outbreaks of novel viral infections among people have always posed a significant public health concern, particularly when so little is known about the virus, how it spreads and how to treat it.

With cases of COVID-19 being reported globally, this is a stressful time, particularly for international students far from home. Feeling anxious and concerned about the unknown is to be expected.



WE'RE HERE TO HELP



As always, we're here to provide students, homestay families and schools with the utmost support during this crisis. Our student team, available at studentteam@studyinsured.com or toll-free at 1-855-649-4182, is happy to assist with any clarifications or questions about coverage.

While the COVID-19 situation is still evolving, students and schools are also advised to consult their specific policy wordings for detailed coverage information.



When would you need to get tested for COVID-19?

You would need to get tested for COVID-19 if you have symptoms such as fever, cough, and/or difficulty breathing. Another reason would be if you have been in close contact with someone who has been diagnosed with COVID-19 or have recently traveled to/from an area with ongoing spread of COVID-19.

Does the policy cover testing to rule out COVID19?

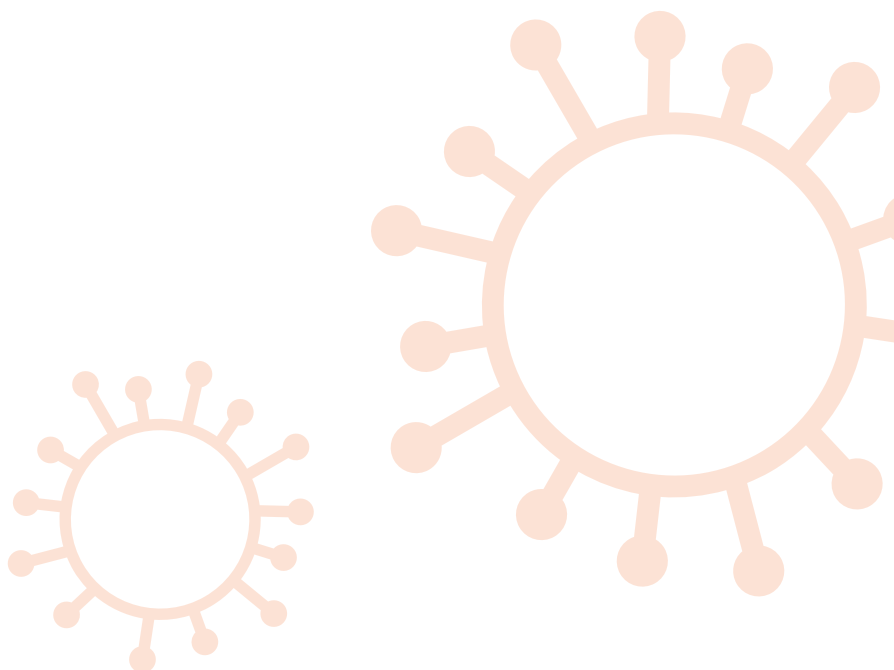
There is no coverage for testing unless you are presenting symptoms, you have travelled recently from one of the affected areas or have been in direct contact with someone that has been diagnosed.

What are protocols to pass along to your students?

- **Hand washing:** Wash hands often with soap and warm water for at least 20 seconds, or use an ABHS, especially after coughing or sneezing.
 - **Cough/sneeze etiquette:** Cough and sneeze into arm or tissue.
 - **Stay home when sick:** Students/children should tell parents if not feeling well, and together, make a plan to stay home from school.
 - **Keep clean:** Keep hands away from face and mouth.
 - **Stay healthy:** Stay healthy by eating healthy foods, keeping physically active, getting enough sleep.
 - **Social Distancing:** Avoid congregate settings, mass gatherings, and maintain distance when interacting with others. No handshaking, kissing or hugging
-

Here are some basic points to help inform students about their insurance coverage:

- Much like any other illness, unforeseen emergency expenses related to COVID-19 would be covered by StudyInsured plans (provided that the infection occurs in Canada after the effective policy date).
- StudyInsured plans do not have an exclusion related to pandemics.
- Any pre-existing medical condition, including COVID-19 illness, would not be covered if it has not been stable for the required amount of time before the effective policy date.
- Expenses incurred in an insured person's home country are not covered, unless they are travelling on a school trip. Further expenses incurred in Canada related to an illness that originated in the home country would also be excluded.



COVID-19: STAY SAFE WITH THE FACTS

WHAT IS COVID-19?

COVID-19 is a strain of coronavirus that has not been previously identified in humans.

CORONAVIRUSES are a family of viruses causing illness ranging from the common cold to more serious diseases such as Middle East Respiratory Syndrome (MERS-CoV), Severe Acute Respiratory Syndrome (SARS-CoV), and COVID-19 (2019-nCoV).

Coronaviruses are transmitted between animals and humans. SARS was first transmitted to humans from civet cats; MERS was transmitted to humans by dromedary camels.



WHAT ARE THE SYMPTOMS?

Common symptoms are:

- Fever over 38°C
- Cough
- Shortness of breath / difficulty breathing

Other symptoms may include:

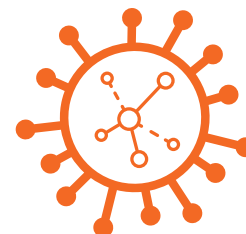
- Headache
- Muscle pains
- Fatigue

In severe cases, infection can lead to pneumonia, or can even be fatal.

HOW IS IT SPREAD?

COVID-19 is transmitted from person to person by respiratory droplets from coughing or sneezing. These droplets can be inhaled if you are in close contact with an infected person. Touching objects or surfaces with respiratory droplets on them and then touching your mouth, nose, or eyes can also spread the virus.

The time between exposure to the virus and the onset of symptoms is between 5 and 14 days, so the appropriate quarantine period for an individual exposed to COVID-19 is 14 days.



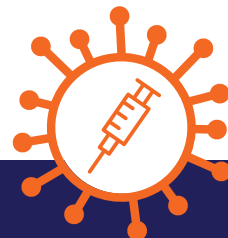
WHO IS MOST AT RISK?

- Immunocompromised people
- People with underlying or chronic health conditions, eg. heart/respiratory disease
- Elderly people

Though these populations are most at risk, people outside these groups can also be infected.

HOW IS IT TREATED?

There is currently no vaccine for COVID-19. Medical care is focused on managing symptoms, by ensuring the patient gets lots of rest, drinks plenty of fluids, and treats their fever.



PREVENTION IS KEY:

- Wash your hands thoroughly with soap and warm water. If soap and water are not available, use hand sanitizer with minimum 60% alcohol (NOTE: Hand sanitizer is not effective if hands are visibly dirtied)
- Cover your mouth and nose when sneezing or coughing, and/or sneeze or cough into a tissue
- Avoid touching your eyes, nose, and mouth
- Avoid close contact with anyone showing symptoms of respiratory illness, eg. coughing/sneezing
- Keep surfaces clean and disinfected, especially ones that are shared or frequently touched, eg. phones, computers, copiers, lunch tables, and shared desks
- **Stay home if you are sick.** Do not use public transportation or taxis. Do not go to work, school, or other public places.
- **If you have symptoms, avoid travel, particularly flying, and seek medical attention as soon as possible.**