

Frequently Asked Questions – Students

Impact of COVID-19 on INBOUND Students/Dependents on guard.me policies

Updated: August 28, 2020

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. Policies provide cover for new, emergent medical conditions that first start after the policy effective date.

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. What does my guard.me policy cover if I am diagnosed with COVID-19?

If you are diagnosed with an eligible sickness when you are in Canada, including COVID-19, you are covered for medically necessary treatment as per the normal terms and conditions of their policy.

2. Does my guard.me policy cover asymptomatic testing and screening for COVID-19?

guard.me policies cover medically necessary services required to treat emergency sickness, including COVID-19, and that are necessary for the relief of pain and suffering. The following rules are normally applied to COVID-19 testing and screening:

- Medically necessary treatment when the insured is symptomatic is covered, including testing when part of an active medical investigation.
- COVID-19 testing when the insured is asymptomatic is NOT covered.
- COVID-19 testing when the insured has been exposed to someone with COVID-19 and is asymptomatic is NOT covered.
- COVID-19 screening or visits for employment, educational purposes, or medical clearance to fly are NOT covered.
- If you are not in quarantine, you may visit a COVID Assessment Centre (CAC) where patients can be assessed and tested for COVID-19 whether they are sick or not; these CAC are funded by the Provincial Government. If you visit a CAC location do NOT present your **guard.me** Policy ID. You should inform

the CAC staff member that your private insurance does NOT cover any screening, including COVID-19 testing.

3. Will my guard.me insurance cover any COVID-19 testing and assessments while I am in, or before I end, quarantine?

No. A test that is not medically necessary or required to treat an emergent sickness will not be covered. A request for asymptomatic testing made by a third party is also not covered by your **guard.me** policy. The following link is to the Canadian Government COVID-19 resources website where you can take a self assessment test, find out more information about testing in the Province in which you are residing and other useful information about COVID-19: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/symptoms/provincial-territorial-resources-covid-19.html>

4. What coverage is provided if I contract COVID-19 before I depart from my home country?

If you are asymptomatic and unaware that you had contracted COVID-19 prior to departure and become ill after you arrive in Canada, you are eligible for medically necessary treatment as per the normal terms and conditions of your policy. If you were symptomatic or diagnosed with the illness prior to departure, certain pre-existing limitations may apply depending on the normal terms and conditions of your policy.

5. If I arrive prior to the start of classes or my respective appointments, will I be eligible for insurance?

Yes. There are two ways to purchase insurance for early arrivals:

- Institutions can enroll students or affiliated individuals directly – check with your school;
- Students and affiliated individuals can purchase insurance directly through the institution's **guard.me** microsite or via the main **guard.me** website by completing the form.

6. Once I buy guard.me insurance are my dependents eligible for insurance?

Yes, dependents are eligible for coverage. Once the primary insured student has their proof of coverage, dependent policies can be purchased by visiting the institution's **guard.me** microsite or via the main **guard.me** website. Dependents will

have to identify the primary policy holder by providing their policy number when they apply.

7. Is there any cover under the guard.me policy for mandatory quarantine expenses?

In almost all cases, a period of quarantine is now being required or recommended by government health authorities. As a result, you will need to make your own arrangements for self-quarantine, as you are required by law to follow the quarantine instructions that have been provided to you by your institution. Penalties may be applied to individuals who do not comply with the requirement to self-quarantine.

8. If I am not in a hospital, but in quarantine, self-isolation or under medical supervision as an outpatient, would the cost for private duty nursing care be covered?

As with any sickness, home care is your responsibility. On occasion, in severe cases, home nursing care may be eligible under the terms and conditions of the policy, usually subsequent to hospitalization.

9. If my homestay family does not allow me to stay with them after being diagnosed with COVID-19, would accommodation elsewhere be covered by the policy?

No. Alternate accommodation for the purpose of self-isolation is not a provision of **guard.me** policies. Policy holders in this situation should contact their home institution or school to initiate the protocols that will be in place to manage this scenario.

10. If my travel plans are impacted by actions taken to contain the virus (including grounding of all flights, for example) and I am required to make new flight reservations, are these changes covered?

No, the insurance policies for inbound students provide medical cover and do not include travel benefits designed to cover trip cancellations, interruptions, or delays. If your policy expires during such a time, you are eligible to extend your coverage and pay the additional premium.

11. Will I be eligible for a refund if I have an active guard.me policy but I have been denied entry to Canada or I am unable to embark at my point of departure?

Yes. Students who are unable to embark at their point of departure, enter Canada, or return to Canada will be eligible to apply for a cancellation and refund. No validation is required but, we do require notification within 10 days of the start of the policy for individual purchases, and within six-weeks from the start of the term for enrolments submitted by institutions. Late requests will be subject to pro-rated 'refunds'. A wait-period of 30 days will be in effect in some cases to determine whether claims have been made against the policy. If claims have been submitted, no refund can be assessed. For more information, please refer to the policy wording. If you purchased your policy through an institution, you must contact them directly.

12. If I am an international student studying in Canada and the government of my home country has instructed me to leave Canada early and return home, are there benefits that cover the fee for changing my airline/travel tickets?

No. Inbound policies provide medical cover and do not include benefits designed to cover trip cancellation, interruption and delay.

13. If I return home and contract COVID-19 during my travels, will this be covered under my policy?

If, for any reason, you return to your home country you are subject to the "home country exclusion" and will not be eligible for reimbursement under the terms and conditions of the policy, whether COVID-19 or any other illness.

14. Will I be covered for any Excursions outside of Canada under my guard.me policy?

As the Government of Canada has restricted travel into and out of Canada, we are not currently offering coverage for any Outbound Excursions; this will be re-evaluated continuously until the travel restrictions are lifted.