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**Sent:** March 16, 2020 8:14 AM  
**To:** Reg Whynott (rwhynott@shaw.ca) <rwhynott@shaw.ca>  
**Subject:** COVID-19 Update March 14, 2020

## **COVID-19: Important notice for our customers**

At Johnson, we have deep roots in our communities across the country as we live and work alongside our customers. At this challenging time we want to reach out to assure you that we are monitoring the COVID-19 situation closely and taking precautionary measures to protect our employees, our customers and our community.

In response to COVID-19 issue, we have made the difficult decision to **temporarily close our branches to walk-in traffic effective Tuesday, March 17<sup>th</sup> (March 16<sup>th</sup> for Langley, BC branch) until further notice.** This is one way that we can do our

Please be assured that our service, claims and sales teams are available to support you, via phone and online.

Given this is an unprecedented event we are already experiencing a high volume of customer inquiries so we appreciate your patience in the coming days and weeks.

For our travel insurance customers, we understand how this global pandemic and the impact on your travel is distressing. Visit [www.johnson.ca/coronavirus](http://www.johnson.ca/coronavirus) for complete information, FAQs and details on how to submit a claim.

Once again, thank you for trusting Johnson and our thoughts are with those impacted by COVID-19.

Please let me know if you have any questions.

Thanks,

March 14, 2020

Dear PROBUS Canada,

I am writing to provide you with an update about Johnson and our plans related to Coronavirus (COVID-19). We understand that you will have concerns and questions about how your members' insurance coverage through MEDOC and Prestige Travel is being impacted and what steps we are taking to ensure we are supporting our customers and providing information so they can make informed decisions.

Firstly, the safety and well-being of our customers is our top priority. We have a dedicated team focused on implementing our business continuity plans to ensure our operations and claims teams will continue to be available to serve all of our customers to the standard that they expect.

#### **TRAVEL INSURANCE COVERAGE UPDATE**

Both Johnson and RSA Canada are monitoring the impact closely, and we are regularly reviewing our current coverages to determine how they are impacted by this evolving situation.

#### **Trip Cancellation and Trip Interruption Insurance Coverage**

A customer who booked a trip outside of Canada whose policy includes Trip Cancellation & Trip Interruption coverage may be covered if the trip was booked before any formal travel advisory against the destination country/region/city had been issued by the Government of Canada. Booking travel plans to a destination after it has received an advisory of "Avoid all travel" or "Avoid non-essential travel" can impact the travel insurance coverage.

On March 13, 2020 the Government of Canada announced a formal travel advisory limiting all non-essential travel outside of Canada until further notice. It is important to note that coverage for Trip Cancellation and Trip Interruption:

- Does not extend to any travel booking made on or after a formal travel advisory is issued;
- For customers that departed on a trip before a formal travel advisory is issued, trip interruption coverage is limited to a period of 10 days from the date of the travel advisory or formal notice was issued, or to a period that is reasonably necessary for you to safely evacuate the country, region or area; and
- Trips booked after a destination or cruise receives a formal travel advisory are not covered for trip cancellation or interruption.

### **Out of Country Emergency Medical Insurance Coverage**

For Out of Country Medical Insurance, a travel advisory of “Avoid all travel” or “Avoid non-essential travel” will impact insurance coverage.

- Out of country emergency medical coverage is not available if a formal travel advisory is issued before your departure;
- Customers who book future travel to a location which is currently under a relevant travel advisory (including cruises) will not have medical coverage in these locations if the advisory is still in effect at the time of travel;
- If a travel advisory is issued after departure, medical coverage for that location is limited to a period of 10 days from the date of the travel advisory or formal notice was issued, or to a period that is reasonably necessary for you to safely evacuate the country, region or area;
- Because of the advisory to “Avoid all cruise ship travel,” beginning March 9, 2020, customers who depart on a cruise after this date will not have out of country medical coverage.

Please visit <https://travel.gc.ca/travelling/advisories> for the most up-to-date information.

This situation is developing daily and we are committed to keeping our customers informed with the most current information. Customers can visit [www.johnson.ca/coronavirus](http://www.johnson.ca/coronavirus) for details and updates.

I hope this update helps address the concerns of you and your members, and gives you confidence in the steps we are taking.

Sincerely,

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Group Benefits Consultant  
Johnson Inc.