

OCTOBER 1, 2020

CONFIRMATION OF COVID-19 COVERAGE UNDER EMERGENCY OUT OF PROVINCE / COUNTRY MEDICAL POLICIES FOR LIUNA LOCAL 183 MEMBERS

We have reviewed the Emergency out of Province policies and the following will apply to the same:

Generally, AIG policies do not have travel advisory exclusions or specific exclusions referencing endemic or pandemic that would preclude coverage. When traveling, Insured Persons that contract COVID-19 or another illness will be eligible for Out-of-Province/Country coverage for emergency medical treatments, subject to the terms and conditions of the policy.

Note the following exclusion,

(o) anticipated medical treatments required on an ongoing basis or for continued stabilization of a medical condition known to the Insured Person prior to departure. This means AIG would not cover anyone who is showing symptoms of COVID-19 prior to departure.

Trust the above is satisfactory and please do not hesitate to contact us should you have any questions.

