

## Coronavirus Disease (COVID-19) Coverage

Thank you for purchasing coverage through International Medical Group®, Inc. (IMG®). On March 27, 2020, the United States Centers for Disease Control and Prevention (CDC) issued a warning level 3, "avoid nonessential travel," due to the widespread and ongoing transmission of the novel coronavirus (COVID-19). The CDC further recommends that travelers avoid all nonessential international travel.

Under the terms and conditions of IMG's international medical products, if coverage for COVID-19 was not already excluded based upon earlier travel warnings issued by the U.S. Department of State, CDC or other applicable U.S. or foreign government authority, any person who purchases coverage on or after March 27, 2020 or has not entered their destination country by March 27, 2020 will not be eligible for benefits directly or indirectly related to COVID-19.

Due to these unique circumstances, if you determine the product you purchased does not fit your international travel needs based on COVID-19 being excluded by the issued Travel Warnings, you may cancel your coverage within five (5) days of your initial purchase date and receive a full refund of premium. If you do not cancel within the 5-day free look period and decide to cancel at a later date, please refer to the "Cancellation" provision in your Certificate of Insurance where it outlines other terms and conditions related to cancellation of coverage.

Cancellation of coverage during the 5-day free look period will go back to the Certificate of Insurance inception date. If coverage becomes effective and you incur an eligible medical claim during the 5-day free look period, but still decide to cancel because COVID-19 is excluded by the issued Travel Warnings, your coverage will be null and void and any medical expenses incurred will not be eligible for benefit consideration.

Please use the website information below to find up to date details on COVID-19 and current travel warnings by country on international travel.

**<https://wwwnc.cdc.gov/travel/notices/warning/coronavirus-global>**.

**<https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html>**

