

## Frequently Asked Questions – Schools/Homestays

### 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. Will new inbound and returning students coming to Canada be eligible to buy a guard.me policy?

Yes, provided the student is admissible to Canada and meets the normal eligibility requirements of the policy e.g. is registered at the school, and is under 65 years of age, etc.

#### 2. What do guard.me policies cover if a student is diagnosed with COVID-19?

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

#### 3. Do guard.me policies 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.
- Students not in quarantine 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. Students visiting a CAC location should NOT present their **guard.me** Policy ID. They should inform the CAC staff member that their private insurance does NOT cover any screening, including COVID-19 testing.

**4. Will guard.me insurance cover a student if they are required by the Province they are residing in, to be tested or assessed for COVID-19 while in, or before the end of the quarantine period?**

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 **guard.me** policies. The following link is to the Canadian Government COVID-19 resources website where the student can take a self assessment test, find out more information about testing in the Province in which they 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>

**5. What coverage is provided if a student contracts COVID-19 before they depart from their home country?**

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

**6. If students or visiting individuals affiliated with an institution arrive prior to the start of classes or their respective appointments, will they be eligible for insurance?**

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

- Institutions can enroll students or affiliated individuals directly;
- 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 online form.

**7. Are the dependents of a primary insured 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.

**8. Can students upgrade their coverage at an additional cost?**

There is no requirement to upgrade coverage for COVID-19. Should an insured contract COVID-19, this illness will be covered as per the normal terms and conditions of their policy.

**9. Is there any cover under guard.me policies 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, all students will need to make their own arrangements for self-quarantine, as they are required by law to follow the quarantine instructions that have been provided to them by their institution. Penalties may be applied to individuals who do not comply with the requirement to self-quarantine.

**10. If a homestay family is not willing to allow the student to stay with them after being diagnosed with COVID-19, where would the student go?**

No. Alternate accommodation for the purpose of self-isolation is not a provision of **guard.me** policies. Partners are encouraged to review their own internal policies and procedures and put the appropriate protocols in place.

**11. If a student needs medical treatment for a long period of time and needs a guardian to stay with him/her at the hospital, would this cost be covered?**

Policies issued by **guard.me** have defined benefits and provisions for family transportation to the student's bedside in the event of prolonged hospitalization and these would still apply. They are outlined in the normal terms and conditions of the policy. Guardians and custodians are not eligible for these benefits.

**12. If a student is 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 the responsibility of the student. On occasion, in severe cases, home nursing care may be eligible under the terms and conditions of the policy, usually subsequent to hospitalization.

**13. If a student's travel plans are impacted by actions taken to contain the virus (including grounding of all flights, for example) and the student is required to make new flight reservations, are these changes covered?**

No, the insurance policies selected by our partners for inbound students do not include travel benefits designed to cover trip cancellations, interruptions, or delays. If a student's policy expires during such a time, they are eligible to extend their coverage and pay the additional premium.

**14. Will a student be eligible for a refund if the student has an active guard.me policy but has been denied entry to Canada or is unable to embark at their 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 enrollments 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.

**15. Are there benefits that cover the change fee for an airline/travel tickets should an international student studying in Canada be instructed by the government of their home country to return home early from Canada?**

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

**16. If a student returns home and contracts COVID-19 during their travels, will this be covered under their policy?**

If, for any reason, a student returns to their home country they would be subject to

the “home country exclusion” and would not be eligible for reimbursement under the terms and conditions of the policy, whether COVID-19 or any other illness.

**17. Are students covered for the Excursions outside of Canada under the 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.