

Sutton Special Risk ("Sutton") and On Call International's Security & Medical teams continue to actively monitor the outbreak of novel coronavirus (COVID-19).

At this time, there are no exclusions in force for COVID-19 under any Sutton Medical or Travel policies. All of these policies and their coverages, including benefit limits, remain unchanged. Claims will continue to be adjudicated per plan coverage. Claims related to COVID-19 or claims that occurred during travel to a country with travel advisory warnings will be treated as any other claim under a policy.

Evacuations will be handled on a case-by-case basis. Evacuation capabilities and procedures will remain the same as long as an Insured Person has not been diagnosed or is not showing any signs of having COVID-19.

If an Insured Person has contracted COVID-19 or is showing signs or symptoms of having it, they will likely be quarantined at their current location. If they are quarantined, the situation would be managed by the government of the country they are in and the government of the Insured Person's home country. On Call International, Sutton's travel and security assistance provider, is not able to circumvent a government controlled quarantine process but would be actively involved throughout the case.

COVID-19 would be excluded under Sutton's Contingency policies as they include a standard communicable disease exclusion.

For more information on travel notices from public health officials, please consult the following sites:

The World Health Organization (WHO)

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

The Centre for Disease Control (CDC)

<https://wwwnc.cdc.gov/travel/notices/>

The Government of Canada - Public Health

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection.html>