

**ENDORSEMENT**  
from May 1, 2023 to April 30, 2024

This endorsement is attached to and forms part of *your* Prestige Travel Insurance policy, underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Johnson Inc.

**Unless the context otherwise requires, this endorsement shall be read together with *your* Prestige Travel Insurance policy as if the provisions of each were contained in one document, and all italicized words or expressions used in this endorsement (unless defined herein) shall have the meanings ascribed to them in *your* policy.**

The terms of *your* Prestige Travel Insurance policy are amended as follows:

- Section IV EXCLUSIONS & LIMITATIONS shall be amended by replacing exclusions 2 and 20 with the following:**

All Exclusions & Limitations apply to each *insured person* under this insurance.

The \* indicates which type of benefit(s) are excluded or limited.

In the following Exclusions & Limitations:

*Your day of departure* applies to:

- *Emergency* Medical Insurance benefits; and
- Trip Interruption & Delay Insurance benefits.

*Your day of booking* applies to:

- Trip Cancellation Insurance benefits.

This insurance does not cover any expenses incurred directly or indirectly as a result of the following:

	Medical	Trip Interruption/Delay	Trip Cancellation
2. Any treatment that is not <i>emergency treatment</i> .  For <i>Emergency</i> Medical Travel Insurance benefits, this exclusion does not apply to a medical <i>emergency</i> arising from a COVID-19 vaccination you receive on <i>your trip</i> .	*	*	*
20. <i>Your medical condition</i> when you undertake <i>your trip</i> for the purpose of securing or with the intent of receiving treatment for that <i>medical condition</i> , or any <i>medical condition</i> that arises as a result of such treatment.  For <i>Emergency</i> Medical Travel Insurance benefits, this exclusion does not apply to a medical <i>emergency</i> arising from a COVID-19 vaccination you receive on <i>your trip</i> .	*	*	

Nothing contained herein shall vary, alter, waive or extend any provision or condition of *your* policy, other than as stated above.