Frequently Asked Questions

Impact of COVID-19 on INBOUND Students/Dependents on guard.me policies

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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, is under 65 years of age, etc. Students already in Canada who are requesting extensions, and those seeking a guard.me policy for the first time, will be required to demonstrate valid insurance coverage within the last 60 days.

2. **What does our guard.me policy cover if a student is diagnosed with COVID-19?**
   
   If a student is diagnosed with an illness when they are in Canada, including COVID-19, they are eligible for medically necessary treatment as per the normal terms and conditions of their policy.

3. **What coverage is provided if a student contracts COVID-19 before they depart from their home country?**
   
   If a student was asymptomatic and unaware they had contracted COVID-19 prior to departure and they become ill after their arrival 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.
4. 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:

1. Institutions can enroll students or affiliated individuals directly; or
2. Students and affiliated individuals can purchase insurance directly through the institution’s guard.me microsite or the main guard.me website by completing the form and supplying a copy of the student’s Letter of Acceptance from the school.

Individuals will be eligible to purchase the guard.me Canada policy at a monthly flat-fee of $60. Policies are effective from the date of purchase until August 31, 2020 and the policies will be non-refundable.

5. Are the dependents of a primary policyholder eligible for insurance and will they be able to access medical care?

Yes. Once the primary policyholder has their proof of coverage, dependent policies can be purchased by visiting www.guard.me or by logging into the school’s custom site. Dependents will have to identify the main policy holder by submitting a copy of their ID Card.

6. Can students upgrade their coverage at an additional cost?

There is no requirement to upgrade coverage for COVID-19 coverage as it is covered per the normal provisions of the policy.

7. What would happen if a student is diagnosed with COVID-19 and quarantine is required?

At the moment self-quarantine is the only option being provided by local and regional health authorities. As a result, insureds will have to make their own arrangements for self-quarantine.

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

Alternate accommodation for the purpose of self-quarantine 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.
9. If a policyholder 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 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.

10. If a policyholder is not in a hospital, but in quarantine or under medical supervision as an outpatient, would the cost be covered?
    As with any sickness, home care is the responsibility of the policyholder. On occasion, in severe cases, home care may be eligible under the policy terms and conditions, however, this would likely be subsequent to hospitalization.

11. If a policyholder’s travel plans are impacted by actions taken to contain the virus (including grounding of all flights, for example) and the policyholder 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.

12. If I am an international student studying in Canada and the government of my home country has instructed me to leave Canada early and return, will I be eligible for benefits that cover the fee for changing my airline/travel tickets?
    No. Inbound policies do not include benefits designed to cover trip cancellation, interruption and delay.

13. If a policy holder returns home and contracts COVID-19 during their travels, will this be covered under the policy?
    If, for any reason, a student returns to their home country they are subject to the “home country exclusion” and will not be eligible for reimbursement under the terms and conditions of the policy. COVID-19 will be treated like any other illness in this situation.

14. I have a guard.me plan that allows for Excursions outside of Canada – will I be covered?
    As the Government of Canada has restricted travel into and out of Canada, we will no longer be offering coverage for any Outbound Excursions; this will be re-evaluated continuously until the travel restrictions are lifted.