

Memorandum



Date: February 10, 2011

Subject: Tensions in the Middle East

Dear valued partner,

With the recent tensions that have occurred in the Middle East, we would like to reiterate how important it is for Canadians travelling abroad to have the proper insurance coverage in force and to understand how that coverage may be affected by the situation there. Canadians who plan to travel to this region should be sure they have purchased adequate medical and/or non-medical insurance should an emergency arise.

In our recent e-newsletter to our partners, we communicated [the importance of understanding government travel advisories](#), in particular how these advisories may affect travel insurance coverage. Canada's Department of Foreign Affairs and International Trade already has official warnings in place for, among other countries, Tunisia, Egypt and Yemen; therefore, travel insurance purchased after the issuance of an official government warning will not provide coverage for expenses incurred as a result of unrest in these countries.

However, insurance purchased before the issuance of a formal travel warning is designed to protect insureds in the event of a medical emergency or for trip cancellation or interruption. Travellers are strongly advised to purchase proper insurance coverage to guard against a medical incident abroad or should they need to cancel or interrupt a covered trip as a result of these tensions reaching other countries in the Middle East for which warnings have not been issued.

Any Canadian considering or planning to travel to the Middle East should speak with his or her travel insurance sales representative to purchase the most appropriate coverage for their trip and to ensure they fully understand what is and is not covered, as well as the terms that govern their insurance. Travel insurance will not provide coverage for an insured who intentionally participates in an instance of civil disobedience, nor will it cover expenses arising from an insured who fails to follow local security directives intended to protect their safety.

For the most up to date information on countries subject to official government travel warnings, as well as resources available to Canadians abroad, travellers are advised to consult the website of the Department of Foreign Affairs and International Trade at www.voyage.gc.ca.

Should you have any questions, please do not hesitate to contact your Account Manager or **etfs** Client Services.