

# MEDOC® Travel Insurance

2020 Update



# AGENDA

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- What is Medoc®
- Impact of COVID 19 – Early Days – focus on our people & our customer safety
- Supporting our Customers
- The future of travel
- Best Friend Advice
- Questions



# MEDOC<sup>®</sup> Travel Insurance

## Your MEDOC Travel Insurance Includes:

- ✓ Unlimited trips
  - Coverage for an unlimited number of trips up to 40 consecutive days.
- ✓ Access to coverage regardless of age or health status
  - Insurance that can be purchased no matter your age or health status.
- ✓ Trip disruption
  - Trip cancellation, interruption and delay insurance for multiple trips throughout the policy year.
- ✓ Medical emergencies
  - Up to \$10 million in emergency medical coverage per insured person, per year.

## Your MEDOC Travel Insurance Includes:

- ✓ Vehicle return
  - This benefit can help cover eligible expenses to transport your car back home. If you are unable to because of a medical emergency
- ✓ Baggage protection
  - This benefit covers loss, theft or damage to your baggage; or reimbursement for necessities you need to buy if your baggage is delayed.

## Advantages

- ✓ Home Bonus
  - With our travel insurance, you'll also get up to 5% off your home insurance.
- ✓ Extended Travel
  - Staying longer? We offer a Supplemental Plan for extended travel outside of Canada.

## Travelling Inside Canada

Did you know....If you're travelling within Canada, an agreement exists between the provinces and territories to provide you with a certain amount of medical coverage. **YOU PAY THE DIFFERENCE** if the fees are higher in the province you are visiting.

What if.....Ontario resident driving from Ontario to British Columbia gets into a car accident in Banff. As the ON residence is now out to province, their OHIP coverage may be limited. The following coverage is available under the MEDOC plan:

- air ambulance/ground ambulance
- attending paramedic
- prescriptions
- emergency dental care
- travelling companion expense
- incidental Hospital Expenses
- up to \$10 million in emergency medical coverage



# Impact of COVID 19 – Early Days

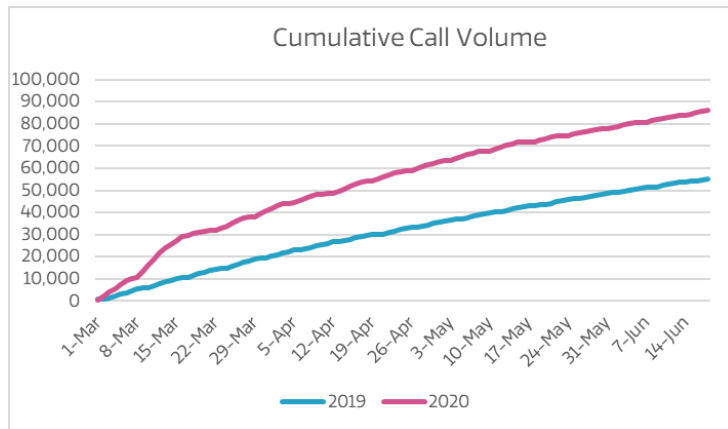
Focus on our people & our customer safety

# Impact of COVID 19 – Early Days

The evolving COVID-19 situation **tested our collective resilience** in many facets of our business.

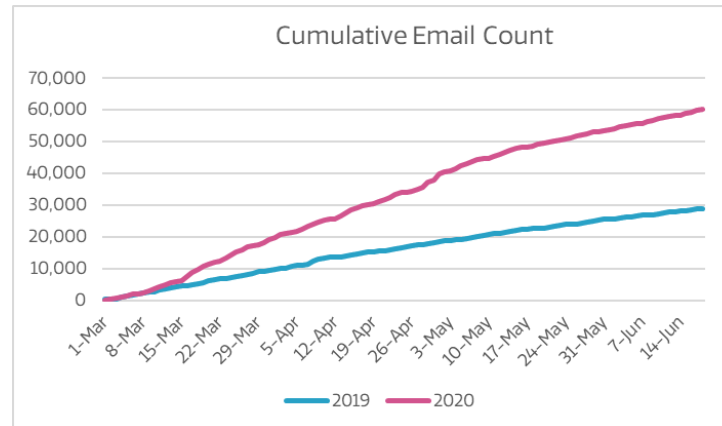
Unprecedented call, email and claims volume with over \$11.6m in incurred claims as of April 15th

## Call Volume:



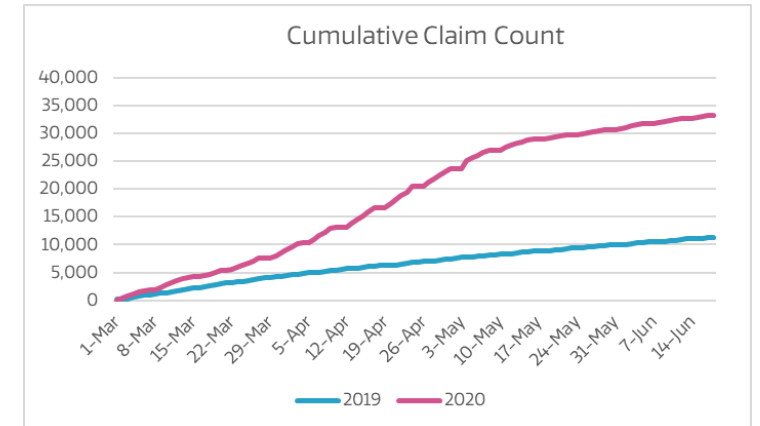
56% y-o-y increase in call volumes

## Email Volume



108% y-o-y increase in email volume

## Claim Volume



195% y-o-y increase in incurred claims



# Impact of COVID 19 – Early Days

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- Quick implementation of our work-from-home strategy which saw **96% of our people working from home**.
- **Focused all of our capacity** to our customer-facing channels
- Found creative solutions to reinforce the capacity enabling us to manage the increase in customer demand by **redeploying staff from back office roles** to support the queue activity



- **Tripled their phone lines** and additional hardware installed to provide additional capacity
- **Messaging added to the website** notifying customers of high call volumes and includes direction and instructions on how to submit a TCTI claim online
- Redeployed staff from back-office roles to support the claims queue to focus on simple inquiries/activities. This added **~40 additional resources to their queue support**



# Supporting our Customers

Travel, Home & Car

# Supporting our Customers – Travel

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While there continues to be many unknowns as to what the travel world will look like in the coming months, we have been working diligently with our stakeholders and with our affinity partners to provide some additional value to our policyholders.

- Your travel insurance policy, which would normally be reissued on September 1st of each year, has been extended for an additional 4 months for current policyholders. This means you will have travel insurance coverage up to December 31, 2020 at no additional cost.

***Our hope is that with more time we will have more certainty and stability within the Travel industry and that we will all be able to enjoy our industry leading travel insurance in the future.***

# Supporting our Customers – Home & Car

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To date, Johnson Insurance have been proud to help our valued customers by providing:

- **Automatic rebates** to over 400,000 auto insurance customers
- NSF fees have been waived
- **Flexible payment options** were available to all customers
- **Adjusted premium** for auto customers who have modified vehicle usage
- Coverage for use of **vehicles for deliveries**
- Coverage for customers required to work from home.

# Regional Charities

## Vancouver

BC Children's Hospital  
BC Cancer Society  
Heart & Stroke

## Calgary

Calgary Food Bank  
Kids Cancer Care  
Drop in Centre

## Edmonton

Stollery Hospital  
CMHA  
Edmonton Food Bank

## Mississauga

Sick Kids Hospital  
CMHA  
Heart & Stroke

## 18 York

Sick Kids Hospital  
CMHA  
Princess Margaret

## Rich. Hill / Ottawa

Ronald McDonald Hse  
CMHA  
Heart & Stroke

## Sherbrooke

Lennoxville Shelter  
Maison Aube Lumiere  
Autisme Estrie

## Quebec City

Moisson Quebec  
Foundation  
Quebecoise de Cancer  
Maladie d' Alzheimer

## Montreal

Tel-jeune  
Moisson Quebec  
Alzheimer Research

## Dartmouth

Feed Nova Scotia  
IWK Children's Hospital  
Bryony House

## St. John's

CMHA  
The Gathering Place  
Janeaway Children's  
Hospital

- Food bank donations
- 420 Food hamper provided = 25,200 meals to those in need
- Matching Employee donations to Charities



# The Future of Travel

# The Future of Travel

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## COVID-19 Medical Coverage effective October 1<sup>st</sup>, 2020

- We are pleased to announce that effective October 1, 2020 medical coverage under your MEDOC policy will include COVID-19 for the remainder of 2020 and with your new MEDOC policy beginning January 1, 2021.

## What about the non-essential travel advisory?

- Your MEDOC policy now provides medical coverage for travel to areas outside Canada where travel advisories due to COVID-19 may still be in place.

## Trip Cancellation/Interruption/Delay benefits

- Trip Cancellation and Interruption coverage remains in place, and is currently available for COVID-19 related cancellations if your trip was booked prior to the travel advisories being issued. However, as of January 1, 2021, Trip Cancellation and Interruption coverage related to COVID-19 will not be available for any travel bookings made since the March 2020 travel advisories.



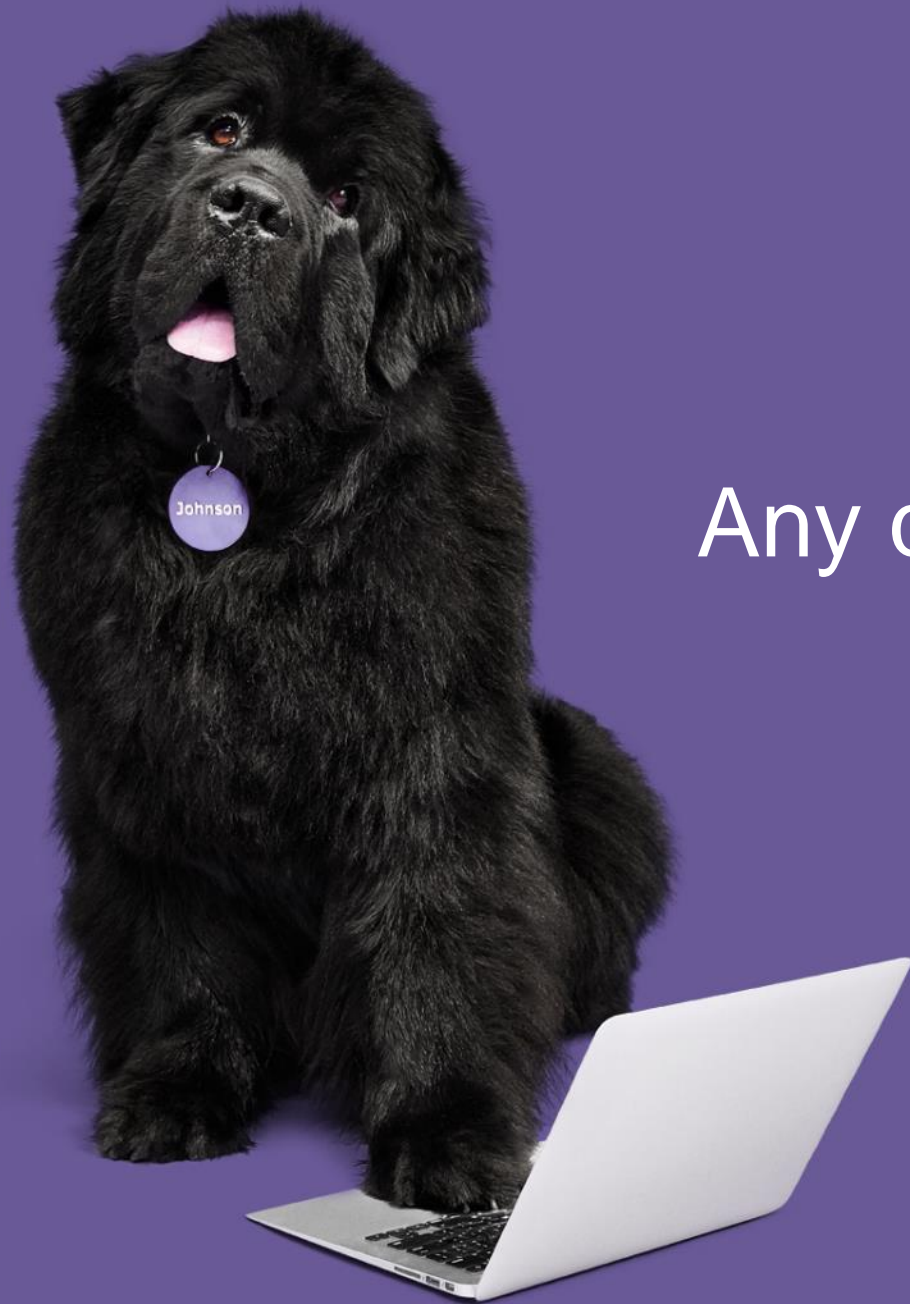
# Best Friend Advice



## Best Friend Advice

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1. **Read your Policy**
2. **Know what is covered and the maximums**
3. **Know your policy Exclusions and Limitations**
4. **Download the Travel Smart Phone App for up to date information on your travel destination**  
<https://travel.gc.ca/mobile>
5. **Call Johnson for Best Friend Advice 1-866-799-0000 or visit [www.johnson.ca](http://www.johnson.ca)**



Any questions?