

January 6, 2021

To Whom it May Concern,

Your IMG group coverage includes a standard exclusion provision specific to epidemics, pandemics, public emergencies, Natural Disasters and other disease outbreak conditions that may affect a person's health when traveling. IMG has agreed to waive this exclusion provision specific to the COVID-19 pandemic.

46)Any Illness or Injury incurred in the Destination Country as a result of epidemics, pandemics, public health emergencies, Natural Disasters, or other disease outbreak conditions that may affect a person's health when, prior to the Insured Person's entry into the Destination Country, any of the following were issued regarding the Destination Country(a) the World Health Organization had issued an Emergency Travel Advisory(b) the United States Centers for Disease Control & Prevention had issued a Warning Level 3 (avoid nonessential travel)(c) a similar governmental agency of the Insured Person's Country of Residence had published, communicated or issued a Travel Warning or Emergency Travel Advisory restriction or official declaration informing the public about such health issues before the Insured Person traveled to the Destination Country

Please contact me if you have any questions or concerns

Sincerely,

Amanda Winkle  
Chief Commercial Officer  
International Medical Group, Inc.