

IMPORTANT INFORMATION REGARDING TRAVEL DURING COVID-19

Although the Government of Canada is still advising against non-essential travel at this time, we recognize that you may require out-of-country medical coverage for essential travel. We have opened the sale of our Annual and Individual Travel Plans to help protect you at this time.

Please review the guidelines set by the [Government of Canada's Travel Advice and Advisories](#) page before you leave the country to ensure you have the most up-to-date information before travelling.

IMPORTANT: The questions and answers on the below document refer only to Annual and Individual Travel Plans.

JANUARY 8, 2021 UPDATE:

COVID-19 TEST TRAVEL REQUIREMENTS

I was denied boarding on my flight back to Canada. Will the Emergency Medical Care benefit cover my expenses for subsistence allowance if I need to extend my trip?

The Emergency Medical Care benefit covers expenses for subsistence allowance only in the event of a medical emergency.

If you are denied boarding your flight and you are an essential worker travelling as part of your duties or have purchased your Individual or Annual contract before January 7, 2021¹, contact our Travel Assistance. The numbers to reach this 24/7 service are as follows:

- From Canada or the United States: 1-800-361-6068 (toll free)
- From Mexico: 01 800 062-3174 (toll free)
- From the Dominican Republic: 1-800-203-9666 (toll free)
- From anywhere else in the world: 1-800-7328-7473 (toll free) or 514-286-8411 (collect)

¹ As of January 7, 2021, the Canadian government requires all travellers five years of age or older to provide a mandatory negative result from a recent COVID-19 test prior to boarding a flight to Canada. [Click here for more details.](#)

I extended my contract due to quarantine and my symptoms worsened. Will I be covered for COVID-19 during this period?

If you have been placed in quarantine due to a positive COVID-19 test and require emergency medical attention for this reason, contact our Travel Assistance. The numbers to reach this 24/7 service are as follows:

- From Canada or the United States: 1-800-361-6068 (toll free)
- From Mexico: 01 800 062-3174 (toll free)
- From the Dominican Republic: 1-800-203-9666 (toll free)
- From anywhere else in the world: 1-800-7328-7473 (toll free) or 514-286-8411 (collect)

I need to extend my trip because I tested positive for COVID-19. Will my contract be extended automatically?

If you need to extend your trip, contact us to find out if you are eligible for a contract extension at 1-800-667-6853 or 306-244-1192.

However, if you are denied boarding your flight and you are an essential worker travelling as part of your duties or have purchased your Individual or Annual contract before January 7, 2021², your contract will be automatically extended for up to 72 hours following the end of your quarantine or until you return to your province of residence.

² As of January 7, 2021, the Canadian government requires all travellers aged five years of age or older to provide a mandatory negative result from a recent COVID-19 test prior to boarding a flight to Canada. [Click here for more details.](#)

What happens if I don't get tested for COVID-19 before my return date?

Please consult the [website of the Government of Canada](#) to get the latest information on this subject.

Can Travel Assistance help me find a place where I can be tested for COVID-19 while on a trip?

We recommend that you contact the local health authorities for the most up-to-date information in your location. Travel Assistance is available 24/7 to help you in the event of an emergency during your trip. However, we cannot guarantee that this service will have access to all the information regarding the COVID-19 testing centres at your destination.

Does Emergency Medical Care cover the cost of getting tested for COVID-19 while on a trip?

No. Emergency Medical Care only covers diagnostic costs when prescribed by a doctor following a medical emergency or sudden illness. A test to comply with a government requirement is not considered a medical emergency.

QUICK HIGHLIGHTS

Limit your travels

In accordance with government advisories and health authority recommendations, it remains essential to limit your trips outside your province of residence.

International travels

If you must travel, consult the Canadian government advisories for your destination, as well as its travel advice.

Emergency medical care

Emergency medical care for COVID-19 while travelling abroad will be covered if you have not been diagnosed or shown symptoms of the virus before your departure.

Access to medical care

Given the unpredictable development of the crisis and the reduced availability of medical resources around the world, our assistance service cannot guarantee access to medical care while travelling.

Non-refundable

Please note that our Annual Travel Plan is nonrefundable.

Does Emergency Medical Care cover the cost of receiving the COVID-19 vaccine while on a trip?

No. The Emergency Medical Care benefit does not cover preventive care (e.g., vaccines). It only covers urgent medical care required following an accident or sudden illness.

Does the Emergency Medical Care benefit cover the side effects of the COVID-19 vaccine while on a trip?

Emergency Medical Care insurance covers urgent care necessary to stabilize a medical condition following an accident or sudden illness. If such care is required during your trip due to side effects of the COVID-19 vaccine, you will be covered as long as you meet the pre-existing conditions requirements.

If you are concerned about the possible side effects, we urge you to consult health authority recommendations or to discuss them with your healthcare professional prior to receiving the vaccine.

OTHER FREQUENTLY ASKED QUESTIONS

Am I covered if I decide to travel outside of my province of residence even though a warning to avoid non-essential travel is in place?

All Annual and Individual Travel Plans include the Emergency Medical Care benefit and 24/7 access to Travel Assistance. If you should contract the COVID-19 virus while travelling, the Emergency Medical Care benefit will cover you for as long as your contract is in effect.

It is important to note that given the magnitude of the crisis, the reduced availability of medical resources around the world and the measures taken by different countries to limit the spread of the COVID-19 pandemic, our assistance service is very limited in its ability to assist people in emergency situations abroad.

All travellers should be aware that there are health risks when you travel. We would generally advocate reconsidering your travel plans in order to protect the health of travellers and the Canadian public; however we understand that some travel may be necessary.

Can I extend my insurance contract if I am unable to return home as planned due to travel restrictions?

If you must extend your stay due to a situation beyond your control, promptly contact our customer service department at 1-833-729-0186 if you are in Canada or USA or 1-306-518-0145 (collect) from any other country to find out if you are eligible for a contract extension. **Make sure you contact us before the expiry date of your contract.** Please note that any request to extend your coverage will be subject to our approval.

What should I do if I contract COVID-19 or I get sick while travelling?

If you experience symptoms associated with COVID-19 or have a medical emergency abroad:

- Contact CanAssistance immediately. The numbers to reach this 24/7 service are 1-833-729-0186 (toll-free) from Canada or the United States or 1-306-518-0145 (collect) from any other country.
- If you cannot reach CanAssistance, do what is medically necessary to stabilize your situation (e.g., go to a nearby hospital or contact local emergency services). Once you have been taken care of, call CanAssistance as soon as possible.

Please note that you are not covered for emergency medical care if you have tested positive for COVID-19 or are showing symptoms prior departure.

Am I covered if I am quarantined during my trip?

Yes, we automatically extend the travel insurance coverage of insured members who are quarantined due to the COVID-19 pandemic and whose contract was in effect on the date the quarantine began.

We define a quarantine as being the isolation, for a determined period, of a sick or potentially infected individual to limit the transmission of a contagious disease.

To be considered "in quarantine" you must therefore be:

- Potentially infected or infected with COVID-19.
- Placed in isolation for a period determined by the health authorities (often 14 days) in order to protect the health of the population.

If you are placed in quarantine, your coverage will be extended free of charge until 72 hours after the end of the quarantine or until you return to your province of residence, whichever comes first.

Make sure to contact our customer service department before the expiry date of your individual travel insurance contract to extend your coverage. You can reach us at:

- 1-833-729-0186 if you are in Canada or USA
- 1-306-518-0145 (collect) from any other country

Can you send me a letter proving that you cover expenses related to COVID-19?

If such a document is requested by a government authority, contact our customer service department at 1-833-729-0186 if you are in Canada or USA or 1-306-518-0145 (collect) from any other country.

Can I change the dates of my individual travel insurance contract?

To change the dates of your individual travel insurance contract, please contact our customer service department at 1-306-244-1192 or the authorized representative (broker) that sold you the contract before the effective date of your contract.

Still have questions? We're here to answer them.

Give us a call at 1.866.667.6853.