

Optional Protection: Pandemic

Frequently Asked Questions

When should I offer the OPP?

- OPP should always be offered when the client is interested in purchasing the Trip Cancellation or Interruption benefit and if the client's first non-refundable prepayment was made within 5 days of the call.
- If travel expenses are not insured, the 5-day rule does not apply.
- If prepayment was made more than 5 days before the call, there is possibility to purchase OPP for interruption only.
- A brief overview of the protection should be given. For example: The Trip Cancellation or Interruption benefit will cover your prepaid expenses should you need to cancel or interrupt your trip for an unforeseen reason. However, this coverage doesn't allow you to be reimbursed for certain costs related to pandemics, including COVID-19. Should you be interested in covering your travel expenses for a reason related to a pandemic, we can offer you the Optional Protection: Pandemic.
- If the client has further questions pertaining to the OPP, or has specific needs related to a pandemic, we should go into more detail regarding the OPP provisions.

How do I know if a disease outbreak is considered a “pandemic”?

- It is the World Health Organization (WHO) that is responsible for evaluating the risks and declaring if a disease outbreak is considered a pandemic. To track a disease and find out whether it is considered a pandemic, you will find all the required information at: <https://www.who.int/>
- In case of other potential future diseases threatening to evolve into a pandemic, this information would normally be brought to our attention by various media outlets.

Why should your client buy Optional Protection: Pandemic? What is in it for them?

Although there has been a reduction in COVID-19 infections numbers as well as the lifting of several COVID measures and mandates, COVID-19 is still considered a “pandemic” and the risk of needing to cover their travel expenses due to COVID-19 is still relevant. The OPP is covering you in case of the “unknown” and any future possible COVID outbreaks or further pandemics.

If there is a government advisory related to pandemics at the time of the purchase of TCI, how will the OPP be beneficial to me?

- If a Canadian Government Pandemic Travel Advisory is in effect when the benefit begins, then the pandemic is known and foreseeable.
- If you choose to still travel and assume the risk related to pandemics, you will at least be covered for expenses should your return be delayed because of a pandemic (i.e., Covid-19).
- Up to \$2,500 (max \$250 per day) for:
 - Accommodation in commercial establishment and meals.
 - Up to \$500 per person for changing the date or replacing the original return ticket.

Why have we made the changes to our Trip Cancellation or Interruption coverage?

- We are responding to the needs and concerns of clients regarding COVID-19 and other potential future pandemics.
- As many countries are reporting a significant reduction in COVID-19 infection numbers and are lifting or removing travel restrictions throughout the world, we are offering an alternative option for those insureds who do not wish to cover “Pandemics” through our Trip Cancellation or Interruption benefit.
- We can offer a tailored plan that can better accommodate the insured's specific needs.
- Prior to November 1, 2022, COVID-19 was covered under our TCI plan, therefore the premium was increased to reflect this. With our new OPP option, only those who are interested in pandemic coverage will be required to pay an additional premium to obtain this protection.

Why do you no longer cover COVID-19 under the Trip Cancellation benefit?

- As many countries are reporting a significant reduction in COVID-19 infection numbers and are lifting or removing travel restrictions throughout the world, we are offering an

alternative option for those insureds who do not wish to cover "Pandemics" through our Trip Cancellation or Interruption benefit, and therefore pay a lower premium.

- The OPP was developed for the purpose of covering all pandemic situations, not just COVID-19.
- As soon as the World Health Organization stops classifying COVID-19 as a pandemic, it will be included with our regular TCI coverage just like all other conditions (3 months stability).

What are the key differences and value Blue Cross provides in their Travel Plan?

- We will cover all your medical expenses such as; emergency medications, hospital stays, ambulance fees, repatriation and medical follow up in Canada up to \$5,000,000.
- We offer around-the-clock travel assistance 24/7.
- We have global recognition which makes us a recognizable partner worldwide, this allows us to pay upfront whenever possible.
- At no extra cost, we offer a range of benefits if your flight is delayed, including access to the airport lounge, or even a hotel room (if applicable).
- Unlike many other travel insurance providers that do not cover you if you have pre-existing conditions, we can still offer you coverage, depending on the severity of the condition.

Can I call back later?

- When purchasing travel insurance, it is best to buy it early to maximize your coverage.
- It helps you move forward with the planning of your trip with peace of mind.
- Trip Cancellation coverage is effective the day you purchase your policy, therefore, if there is an unforeseen illness or injury that prevents you from travelling, your expenses will be covered.
- Purchasing Trip Cancellation coverage should be purchased as early as possible in case there are any government advisories that should arise to prevent you from travelling to your destination.
- OPP: if prepayments are already made, there is a purchase delay (5 days).

Once COVID-19 is no longer considered a pandemic, will it be covered under the regular TCI?

Yes! Once the World Health Organization (WHO) has declared that COVID-19 is no longer considered a pandemic, it will be covered under our Trip Cancellation or Interruption benefit and follow the same stability criteria as any other condition.

If I can purchase the TCI benefit at any time before departure, why am I required to purchase the OPP within 5 days of my first non-refundable payment?

- Many travel insurance companies impose a time limit in which you are eligible to purchase trip cancellation insurance. This is to avoid situations where travelers purchase trip cancellation insurance after learning of a situation which may lead to cancelling the trip.
- This rule encourages our customers to maximize their coverage should a pandemic (ie: COVID-19) causes them to cancel or interrupt their trip. Because a pandemic can rapidly evolve, we want our customers to be prepared and have the protection in place before any unforeseen travel advisories may impact their coverage.

What will happen to quotes saved in B2B (prior to launch/old policy)?

It will not be necessary to create a new quote as the basic information will be kept. The premium displayed in the "available products" step will show the premium as of today's date (therefore different from the previous one, if applicable). If the distributor wants to add the pandemic option, he can do so in the "trip information" step.