



July 10, 2020

NEW REIMBURSEMENT MEASURES RELATED TO TRAVEL INSURANCE

Dear AREF members,

La Capitale has announced new reimbursement measures related to travel insurance in the context of the ongoing pandemic. Please read carefully and visit La [Capitale's FAQ page](#) for further information.

Reimbursement of trips cancelled due to COVID-19

Exceptionally, La Capitale will reimburse all insured persons without requiring that they first request a reimbursement from the Compensation Fund for Customers of Travel Agents (Quebec only). Travel expenses must have been incurred before March 13, 2020, or before March 10, 2020 for a cruise. The trip must have been cancelled due to COVID-19. It must also have been purchased from a Quebec travel agency.

Please note that La Capitale still considers a credit to be a reimbursement. Therefore, if the travel agency or the airline offers you a credit as reimbursement, and whether you accept the credit or not, that amount will be deducted from your reimbursement.

If you wish to benefit from this new reimbursement measure and **have already submitted a claim** for reimbursement from the Compensation Fund for Customers of Travel Agents, you must fill out the form [COVID – FICAV Subrogation](#) available on [CanAssistance website](#).

It may take up to three months to process your claim.

Reimbursement of emergency medical care during essential business trips and for full-time students

La Capitale will contribute to collective efforts to relaunch activities and economy by covering all emergency medical expenses, including those related to COVID-19, for full-time students who must necessarily travel to complete their studies.



**Association des retraitées et des retraités
de l'enseignement de la FNEEQ**

This exceptional measure will also apply to essential business trips — except if an official advisory to avoid all travel has been issued by the Government of Canada regarding the travel destination. Moreover, this measure will not apply if activities related to the trip can be performed remotely (e.g. correspondence training, virtual meetings...).

To be covered for emergency medical care, insured persons must also be in good and stable health prior to departure. Proof of full-time studies or essential business trip will be required.

Other — trips purchased from a Canadian travel agency requiring multiple deposits

Insured persons who purchased a vacation package before March 13, 2020 and who must make a deposit within the next 30 days may now cancel their trip. The government's travel health notice to avoid all non-essential travel to their selected destination must still be in effect.

All deposits made before March 13 will be reimbursed in accordance with the conditions provided for in the insurance contract.

Thank you for your attention to these important news.

La Capitale's Board