



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



NEWSLETTER
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CONTRACT 1011 – AREF
**MODIFICATIONS TO TRAVEL AND TRIP CANCELLATION INSURANCE COVERAGE
AS OF NOVEMBER 1, 2020**

In this communication, we outline the modifications made to travel and trip cancellation insurance coverage that come into force on November 1 and how they apply in the current pandemic.

Emergency medical expenses covered under travel insurance

The health and safety of our members is a priority and is at the forefront of all our decisions during the pandemic. Even though the safest thing to do is to only travel when it is essential, the AREF wants to extend its support to insureds who must travel and whose group insurance includes travel and trip cancellation insurance.

As of November 1, 2020, La Capitale will cover emergency medical expenses covered under travel insurance, including those related to COVID-19, for trips to countries for which the Canadian government has issued an advisory to avoid all **non-essential travel**; however, for travel destinations covered under such an advisory on the date of departure, **coverage will be limited to 30 days only**.

As set out under the contract, in order to be eligible for coverage, insureds **must be in good and stable health before departure**.

Note that all destinations for which a travel advisory notice was issued by the Canadian government to avoid **all travel**, emergency medical expenses are excluded under AREF's travel insurance coverage.

Important note

We wish to remind you that La Capitale and CanAssistance can neither ensure the availability nor the quality of the medical care or hospital treatment at your travel destination, even if you have such coverage. The AREF therefore strongly encourages you to follow the recommendations of the Canadian government and to exercise extreme caution if you must travel abroad.

Trip Cancellation Insurance

Since the majority of destinations are currently covered under the advisory “avoid all **non-essential travel**” issued by the Canadian government, we think it is important to clarify certain details.

- **Prior to departure**

If at the time a trip is booked, the country of destination is covered under the advisory “avoid all **non-essential travel**,” but before departure the Canadian government upgrades the advisory to “avoid **all travel**,” the insured can cancel the trip and take advantage of trip cancellation insurance. However, if the trip is cancelled while the risk level of the advisory is still the same as when the trip was booked, the travel expenses are not eligible for reimbursement under trip cancellation insurance.

- **During the trip**

If during the trip, the country of destination that was initially covered under an advisory to “avoid all **non-essential travel**” is upgraded to “avoid **all travel**,” insureds may interrupt the trip and take the necessary measures in collaboration with our assistance service CanAssistance to return home **within a maximum of 14 days** in order to be eligible for coverage in the event of trip interruption. After 14 days, insureds who continue the trip are no longer covered by travel insurance for any emergency medical expenses.

For further information, you can refer to the “Travel Insurance” section of La Capitale’s COVID-19 FAQ by clicking on this link: <https://www.lacapitale.com/en/covid>.

You can contact CanAssistance directly if you have any travel or trip cancellation questions.

Clermont Lavoie

For AREF’s Insurance Committee