



October 22, 2021

AREF INSURANCE COMMITTEE

REDUCED LEVEL OF TRAVEL ADVISORIES AND TRAVEL INSURANCE

On October 20, late afternoon, the Government of Canada modified the Travel Advice and Advisories for most world countries, with risk levels 3 changing to levels 1 or 2 depending on the country. The following points list the major changes as published on the website of the Government of Canada:

- All world countries, with few exceptions (Afghanistan, North Korea, etc.), return to risk level 1 or 2. **Therefore, for travel in these countries, the length of insurance coverage returns to 182 days** (or same period as the one allowed by the health insurance plan of your province of residence), **as specified in your insurance contract**. Of course, the medical condition of persons covered must always be stable before departure. ***We remind you that it is your responsibility to ensure that this is the case to avoid future problems should coverage be needed.***
- **Cruise ship travel outside of Canada remains at risk level 4: avoid all cruise ship travel.** As indicated in both your contract and most group travel insurance contracts, such trips **are not covered** by travel insurance.
- Notwithstanding the reduced risk levels, some countries can be assessed with the travel advisories equivalent to risk 3 or 4 when the safety and security of Canadians travelling or living in the country may be compromised because of gang activity or a high level of violence. Such is the case with Mexico for example. Extreme caution is thus advised in these cases.
- PCR tests remain mandatory before returning to Canada.
- Persons fully vaccinated are exempted from quarantine upon arrival in Canada but may still be required to submit to random COVID testing.

For further information, please visit the Government of Canada's website at:

<https://travel.gc.ca/travelling/advisories>

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