



December 9, 2021

INSURANCE NEWSLETTER

CHECKLIST BEFORE LEAVING ON A TRIP

As the desire to travel is back for many, we would like to provide you with some recommendations for planning your trip.

To ensure a safe trip, take the time to gather information from several places.

- Check with [CanAssistance](#) to make sure your health condition is considered stable.
- Visit the Government of Canada [Travel Advice and Advisories page](#) for country-specific advisories. The “Avoid non-essential travel” advisory indicates that travel coverage insurance is limited to 30 days by the AREF contract for that destination.
- If you experience health problems while abroad, contact CanAssistance immediately. You will be referred to a healthcare professional.
- If you are already travelling, stay informed of advisories **as you will have 14 days to make arrangements to return to Quebec or Canada. Otherwise, your insurance coverage will cease.**
- Cruises outside the country are currently under a Level 4 advisory (“Avoid all travel”). Therefore, there is no coverage for emergency medical expenses in these cases, regardless of the length of the cruise.

La Capitale (Beneva) has published an article on this topic (see attached document).

Remember that this document is not specific to AREF and therefore does not mention the 30 day-limit that still applies to destinations with a Level 3 travel advisory (“Avoid non-essential travel”).

Such destinations include South Africa, the Kingdom of Lesotho and Nigeria among others.

Click the link below to consult the Government of Canada Travel Advice and Advisories for a detailed list of destinations to avoid (Level 4) or for which travel coverage is limited to 30 days (Level 3):

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

We wish you an excellent trip. Be careful!

Clermont Lavoie

For AREF's Insurance Committee



Situation overview

Travel advice on government requirements

Information as of November 25, 2021

Find out how travel insurance helps support travellers

The last year and a half has certainly proved challenging for travellers—the rapidly changing situation had would-be travellers adjusting their plans on the fly and adapting to fluctuating requirements.

Let's face it, it's still a challenge!

Between Canadian snowbirds flocking to the Florida sun, family ski trips at Whistler, and employees taking their holiday vacation at an all-inclusive Caribbean destination, many of us were hoping for a clearer picture of pandemic travel. Having a clear understanding of what is required, what is permitted, and what is prohibited is imperative in making the best decisions possible prior to departure.

Several questions come to mind:

- What are the latest rules on interprovincial travel?
- What about out-of-country travel?
- Are the rules the same for the United States and countries further south?
- Are we seeing the same requirements regardless of whether we're travelling by plane, train, automobile, or even a cruise?

These are very relevant questions precisely because the answers may vary depending on the situation!

When it comes to travel insurance coverage, many of our customers have asked us the following questions:

- Am I covered if I get sick with COVID-19 while abroad?
- Can I cancel or interrupt my trip if I fall ill prior to departure or if there's a sudden outbreak in the country I plan to visit?

La Capitale presents an analysis of the situation and essential travel information each traveller should consider before they plan any trips, domestic or abroad.

Summary table: Travel requirements

The following is a summary of travel requirements. Please continue reading the information after the table to fully understand all the nuances.

	Vaccination required to depart?*	Quarantine upon arrival?	Negative PCR test performed within 72 hours prior to departure?	Negative PCR test performed 72 hours prior to returning to the country?	PCR test and quarantine (14 days) upon return to the country?
In Canada					
Federally regulated air, train, and marine transportation sector	✓	✗	✗	✗	✗
Automobile	✗	Possibly, depending on the province	✗	✗	✗
In the United States***					
Air	✓	Possibly, depending on the state	✓**	✓	For unvaccinated only
Train, marine transportation and automobile	✓	Possibly, depending on the state	✗	✓	For unvaccinated only
Sun destinations***					
Cuba	✓	✗	For unvaccinated only	✓	For unvaccinated only
Mexico	✓	✗	✗	✓	For unvaccinated only
Dominican Republic	✓	Only if a random test performed upon arrival detects COVID-19, or if symptoms (fever) are present	No, but in this case a random test is possible if the person is unvaccinated	✓	For unvaccinated only

* 12 years and older. As of October 30, conditional grace period until November 29, 2021.

** Both PCR and Antigen tests qualify

*** As of November 30, fully vaccinated Canadian travellers will no longer be required to present a negative PCR test for trips lasting less than 72 hours abroad.



Travelling within the country¹

By train, plane, or cruise ship

Since the onset of the pandemic, many travellers have made the decision not to travel abroad, and instead explore the vast expanse of Canada. Despite restricting travel to our home country, note that as of October 30, 2021, all those aged 12 and above **must be fully vaccinated** to travel **by federally regulated air, rail or marine transportation**.

A grace period will apply for mandatory vaccination until November 29, 2021, which will allow travellers to present a valid COVID-19 molecular test taken within 72 hours of boarding a federally regulated plane, train, or cruise ship.²

By personal vehicle

For interprovincial travel by way of **personal vehicle**, visit the respective provincial websites for any restrictions or quarantine requirements as they may vary by destination.³ For more information, visit the Government of Canada website at travel.gc.ca.

Travelling outside the country⁴

To travel outside the country and subsequently return to Canada, 3 conditions must be met; namely:

- Meet departure requirements
- Comply with the entry requirements of the destination country
- Comply with rules of entry upon return to Canada

Condition 1:

Meeting departure requirements

To travel outside of Canada, you must meet the same conditions as travel within the country. As of October 30, 2021, anyone age 12 years or older must be fully vaccinated to board a **plane leaving the country**. This rule also applies for departures by federally regulated **rail** and for **cruises**.

A grace period will apply for mandatory vaccination until November 29, 2021, which will allow travellers to present a COVID-19 molecular test taken within 72 hours of boarding a federally regulated plane, train or cruise ship.



Condition 2:

Meeting the entry requirements of the destination country

Each travel destination has its own entry requirements. They can either be mandatory requirements, or recommendations, so it's essential to be adequately informed prior to departure. The following highlights cover travel requirements for countries often visited by our plan members, that is, the United States as well as sun vacation destinations.

United States

By air

To travel to the United States by air, Canadian travellers must be fully vaccinated with an approved and authorized vaccine.⁵

In addition to providing proof of COVID-19 vaccination, travellers must provide proof of a negative COVID-19 test result (PCR or Antigen) taken within three calendar days of their trip to the United States, as well as wear a mask at all times when travelling by way of public transport.^{6,7}

By land or marine transportation

Unlike air travel, no testing will be required to enter by land or marine transportation, provided travellers meet vaccination requirements.⁸

Please review the respective state's travel recommendations, as they may vary by location.⁹ To learn more, visit the official United States tourism site at [visittheusa.ca](https://www.visittheusa.ca).

Popular sun destinations, such as "all inclusive" vacations

Cuba¹⁰: No molecular COVID-19 testing will be required either prior to or upon arrival at Cuban airports. Canadian travellers will be required to provide either proof of vaccination or a negative COVID-19 test result taken within 72 hours prior to entry to Cuba.

Mexico¹¹: The Government of Mexico does not impose any restrictions for entry to the country related to the pandemic nor does it require a negative COVID-19 molecular test.

Dominican Republic^{12,13}: No COVID-19 molecular testing is required to enter the Dominican Republic. However, border officials at various airports and other points of entry may perform a random rapid antigen test for some passengers, as well as those presenting symptoms.

Passengers who can present proof of vaccination showing at least 3 weeks have passed since the last administration date, or a negative COVID-19 molecular test taken within 72 hours of their arrival, will be exempt from random testing. This also applies to passengers under 5 years of age.

Lastly, all passengers will be subject to a temperature check. Passengers presenting symptoms or testing positive will be isolated and monitored in authorized areas.

Condition 3:

Respecting entry rules when returning to Canada

Entry rules for Canada may vary depending on immunization status. Regardless of status, travellers must use the ArriveCAN app, which was designed to help travellers comply with border measures quickly and securely.

Using the ArriveCAN to enter Canada

All persons wishing to enter Canada must use ArriveCAN to provide mandatory travel information, before and after entering Canada.¹⁴

For fully vaccinated individuals

The only entry requirement for fully vaccinated individuals is a negative COVID-19 molecular test within 72 hours prior to arriving in Canada. As of November 30, this requirement will no longer apply to trips lasting less than 72 hours abroad. Visit the Government of Canada site at travel.gc.ca to determine if any exemptions apply.¹⁵

For unvaccinated individuals

In addition to providing a negative COVID-19 molecular test within 72 hours prior to arriving in Canada, unvaccinated Canadians must be tested for COVID-19 upon arrival in Canada. These tests are carried out on day 1, directly at the airport or land border; on day 8, from home using a home sampling kit provided to the traveller upon arrival, as well as at the end of the quarantine period.¹⁶

Unvaccinated individuals must quarantine for a 14-day period. As the hotel quarantine program was abolished on August 9, 2021, mandatory quarantine periods can take place at home. Individuals in quarantine can expect calls, emails, and visits from the Government of Canada to ensure compliance.¹⁷ Children under the age of 12 travelling with fully vaccinated parents are exempt from the 14-day quarantine period, but special conditions on gatherings apply: children cannot attend daycare or school in the 14 days following arrival.¹⁸



Frequently asked questions relating to travel insurance

The pandemic has changed the way people travel. For one, travel insurance is now an automatic consideration when an individual is planning a trip! Customers now frequently call in to verify their travel insurance coverage details to ensure they're adequately covered during their travels. We've provided responses to the 2 most frequently asked questions below:

1. Am I covered if I fall ill with COVID-19 (or other illnesses) while travelling?¹⁹

The answer is YES: All emergency medical expenses, including those related to COVID-19, are covered for **travel destinations** for which the Government of Canada has issued a **maximum level 3 travel health notice**: avoid all non-essential travel. As stated in the insurance contract, you must be in good health and in a stable condition prior to your trip departure to qualify.

The answer is NO: Emergency medical expenses, including those related to COVID-19, are not covered for **travel destinations** for which the Government of Canada has issued a **level 4 travel health notice**: Avoid all travel.

Information relating to cruises:

Until further notice, the Government of Canada maintains a level 4 advisory for all cruise ship travel abroad. As such, emergency medical expenses, including those related to COVID-19, are not currently covered for these overseas cruises.

2. Can I cancel or interrupt my trip if I fall ill before my departure or if the situation suddenly worsens in the destination country?²⁰

The answer will be YES in many cases, but in some cases, the answer could be no. To adequately answer this question, La Capitale has developed an information tool to understand how travel insurance coverage can be impacted in various scenarios, including details such as emergency medical expenses, trip cancellations and interruptions.

[Try this easy-to-use tool now](#)

Please refer to your contract for specific information on conditions that may apply to your travel insurance coverage. The clauses detailed in your insurance contract take precedence over any information presented within this document.

Conclusion

Travel conditions during the COVID-19 pandemic are ever changing. While vaccination has eased some pandemic measures, the particular rules and requirements are still determined by each respective country. Since vaccine availability and rates vary from country to country, it remains essential to be adequately informed of the situation prior to trip departure.

For more information, please consult the COVID FAQ at [lacapitale.com/en/covid#assurance-voyage](https://www.lacapitale.com/en/covid#assurance-voyage).

References

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- 6 <https://www.visittheusa.ca/us-covid-19-travel-guidelines>
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- 10 <https://gocuba.ca/news-view/new-covid-19-measures-starting-november-15th-2021/>
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