



December 17, 2021

TRAVEL INSURANCE
UPDATE AS OF DECEMBER 16, 2021

This communication is intended for members who are planning to travel outside the country as well as for members currently outside Canada.

On Wednesday, December 15, 2021, Minister of Health Jean-Yves Duclos announced a new global travel advisory for countries around the world.

This advisory can be summarized as follows:

- ✓ A Level 3 travel advisory notice (avoid non-essential travel) has been issued for all countries, with a few exceptions.
- ✓ The Level 4 travel advisory notice (avoid all travel) still applies to cruise ship travel and to countries experiencing domestic unrest or armed conflict, such as Afghanistan, North Korea, Iran, Iraq and others.

These announcements have the following impacts on our group insurance plan:

For "Travel Insurance and Assistance"

- ✓ For a planned stay in countries that have had their travel advisory changed to Level 3, **the period of coverage is changed from 180 days to 30 days**, after which time the insurance coverage ends. Members who still wish to remain in the affected country must obtain personal insurance at their own expense to maintain adequate insurance coverage.
- ✓ For a stay in countries with a Level 4 travel advisory (including trips aboard a cruise ship), there is no travel insurance coverage, as is the case for the vast majority of group insurance contracts.

For "Trip Cancellation Insurance"

- ✓ If you made travel arrangements when the travel advisory was of Level 1 (exercise normal security precautions) or Level 2 (exercise a high degree of caution) and the current Level 3 advisory is still in effect at the time of your departure, you may file a claim with the Insurer for reimbursement of your incurred travel expenses already paid if you no longer wish to travel. Note, however, that you must obtain all reimbursements to which you are entitled from your travel suppliers before submitting a claim to CanAssistance. If you have dealt with a Quebec travel agency, you will be asked by CanAssistance to first take steps with the FICAV before you can obtain a reimbursement from our group insurance plan. Please be aware that FICAV may request proof of CanAssistance's refusal, which CanAssistance will provide upon request.
- ✓ **If you purchased a trip between October 21, 2021 and December 14, 2021 and wish to cancel your trip, you may request a refund now. Please note that the Insurer will only process claims with a scheduled departure date by January 12, 2022.**

REMINDER: If you have been issued a travel credit, the Insurer considers it to be equivalent to a reimbursement. Therefore, this amount will be deducted from your reimbursement. If the travel credit is equal to the total amount, you will not receive any reimbursement from the Insurer.

- ✓ Also, if you are currently out of the country and wish to return quickly (a 14-day period is allowed), the additional costs incurred for your return can be submitted to the Insurer for reimbursement.

Regardless of your destination and your decision, you should always check the Travel Advice and Advisories page twice: once you are planning your trip, and again shortly before you leave. Safety and security conditions may change between the date you book your travel and your departure date.

Click on the link below to consult the Travel Advice and Advisories page:

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

Clermont Lavoie

For AREF's Insurance Committee