



December 21, 2021

INSURANCE NEWSLETTER
ANSWERS TO YOUR QUESTIONS ABOUT TRAVEL

Dear AREF members,

As the situation is continually evolving, we have received new details from our insurer regarding travel insurance in light of the latest developments. We apologize for any previous inadequate information, which we were certain of last Friday, and ask that you retain the following as official guidelines. Again, we apologize, and we wish you happy holidays despite this painful “Covidian” end of the year.

Due to the high number of calls we are receiving regarding travel insurance following the recent announcement of a global travel advisory to avoid non-essential travel outside Canada (Level 3 advisory), we would like to provide some clarification for members who have already left and for those who purchased a trip prior to the Level 3 advisories.

For insured members who are currently outside the country, there are two options:

1. They may continue their trip. The duration of travel insurance coverage is based on the advisory in force on the day of departure. Therefore, an insured person who left while their destination was under a Level 2 advisory on their departure date remains covered for six months (see contract for exact duration).
2. They may return to the country. Trip interruption expenses (flight and accommodation) due to a higher government travel advisory are eligible for reimbursement according to the terms of the contract, provided the destination was under a Level 1 or 2 advisory on the day of departure.

◆ The requirement to return to the country within 14 days is applicable only when the travel advisory increases to Level 4, which is to avoid all travel. ◆

For insured members who purchased a trip while the travel advisory in force for their destination was of Level 1 or 2, and with a scheduled departure date by January 12, 2022:

1. Firstly, check with your travel providers which reimbursements you are entitled to obtain.
2. Then, submit a claim to CanAssistance for expenses that were not eligible for reimbursement by your travel providers. Please note that if you have dealt with a Quebec travel agency, you must contact the FICAV before submitting your claim to CanAssistance.

If your departure date is scheduled after January 12, you will have to wait to be closer to your departure before being able to submit a claim.

Clermont Lavoie

For AREF's Insurance Committee