

Advisory: Planning out-of-country travel? Make talking with your insurer part of your plans

A recent survey [found](#) that 20 per cent of Canadians plan to travel outside the country once the current COVID-19 related restrictions are lifted. If you are among them, travel insurers are urging you to take some extra steps to make sure you are protected from the unexpected.

COVID-19 related Travel Advisories are likely to remain in force and continue to be updated for the foreseeable future and could limit travel insurance benefits. Once the Government of Canada begins to lift their Travel Advisories, international travel – even a day trip to the U.S. – will still carry the risk of COVID-19 and other factors that could affect your travel plans.

As part of planning your trip, you will want to:

- Visit the Government of Canada's travel website at www.travel.gc.ca/travelling/advisories for travel advice and Advisories.
- Check with your insurer to see if your travel insurance includes treatment related to COVID-19 outside Canada (whether group, individual or credit-card)
- Consider 'cancel for any reason' trip cancellation coverage that is more flexible around reasons for trip cancellation but may be more expensive.
- There are new health requirements to meet when boarding your flight. Trip cancellation insurance is not intended to pay expenses if denied boarding.
- Trip Cancellation Insurance requires that any compensation provided by the travel supplier, including vouchers for credit, is generally deducted from the amount eligible for reimbursement.
- Know the entry requirements for the country to which you are travelling and follow their directions (e.g. 14 day quarantine, COVID-19 test at destination or prior to boarding the plane).
- Be aware that, if you need to return to Canada for medical care, your options may be limited due to decreased availability of flights.
- Make sure that you have travel insurance coverage for your entire trip as some insurers may limit options to extend policies after departure.
- Be prepared to return to Canada quickly should the Government of Canada raise the Travel Advisory level again to avoid all non-essential travel due to COVID-19. Your travel insurance benefits may be limited.
- When you return to Canada, you will be subject to federal and provincial/territorial governments' requirements regarding quarantine, testing and exposure tracking.

If you need to find your insurer's contact information visit www.olhi.ca/for-insurers/member-list.

Register your trip (Register of Canadians Abroad: www.travel.gc.ca/register) so the Canadian government can keep you informed while abroad.

To learn more about how the life and health insurers are responding to COVID-19, visit www.clhia.ca/covid19information.



Canadian Life and Health
Insurance Association

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