



Stephen Frank  
President and CEO

January 6, 2021

The Honourable Marc Garneau, PC, MP  
Minister of Transport  
330 Sparks Street  
Ottawa, Ontario K1A 0N5  
[mintc@tc.gc.ca](mailto:mintc@tc.gc.ca)

Minister Garneau,

I am writing to you today to highlight some challenges we foresee with the decision to require travelling Canadians to obtain a negative COVID-19 PCR test taken within 72 hours prior to returning to Canada as of January 7<sup>th</sup>. We believe that a 14-day transition to the new requirements would be prudent to ensure Canadians can comply with the new rules and return to Canada in an organized and safe manner.

Our industry has been working to ensure that Canadians can obtain travel health insurance, including coverage or COVID-19 related treatment, with the understanding that even with travel advisories in place, some Canadians do have legitimate reasons for essential travel. As part of this, travel insurers provide assistance to plan members prior to departure and at destination. As such, our industry will have a role to play in ensuring that the COVID-19 testing process at destination is successful so that Canadians can return home under these new rules.

However, there are a number of barriers to success that we want to make you aware of, given the tight timeframe announced December 31<sup>st</sup> and the announced implementation on January 7<sup>th</sup>.

- There are currently Canadians at destination that will be completely unaware of the new requirement.
- There are some countries that are unable to provide COVID-19 tests at all or may decline providing tests to non-residents solely for travel purposes.
- Testing facilities are likely not close to tourist destinations, requiring additional travel.
- Test results are not always available within the 72-hour window.
- Frequent airline schedule changes are occurring as airlines manage their passenger load.

Canadian Life and Health Insurance Association  
World Exchange Plaza  
100 Queen Street, Suite 750  
Ottawa, Ontario K1P 1J9  
613-230-0031 [www.clhia.ca](http://www.clhia.ca)

Association canadienne des compagnies d'assurances de personnes  
World Exchange Plaza  
100, rue Queen, bureau 750  
Ottawa (Ontario) K1P 1J9  
613-230-0031 [www.accap.ca](http://www.accap.ca)

- Our members' call centres will need time to prepare for an expected increase in calls from Canadians looking to access a COVID-19 test at destination.

During the pandemic, travel insurers have been working to help manage travelers' health risks so they are able to return to Canada as planned. We are concerned that implementing a new requirement to obtain a negative COVID-19 test within the timeframe indicated may delay travelers at destination longer than planned. This may put some at additional risk, if a delay causes their travel insurance to expire.

As such, we would respectfully request a deferral of the implementation timeframe of these requirements of at least 14 days to give Canadians an opportunity to return to Canada safely.

Sincerely,

Stephen Frank

cc:

The Hon. Patty Hajdu, Minister of Health

The Hon. François-Philippe Champagne, Minister of Foreign Affairs

The Hon. Bill Blair, Minister of Public Safety and Emergency Preparedness