

COVID-19 TRAVEL

COVID-19 continues to impact travel and now, more than ever before, travellers have a greater responsibility to consider travel advisories and other information available through the [Government of Canada](#) and to better understand the details of their travel insurance before they travel. Based on some of the most common questions received by our travel insurance member companies, the Travel Health Insurance Association of Canada (THIA) has compiled this FAQ bulletin to help you.

Rules and guidelines are changing rapidly in this uncertain environment. Be sure to monitor the websites mentioned in this bulletin regularly and stay in touch with your insurance provider for the most up-to-date information. Please note that the answers that we provide in this document are of a general nature and they are not exhaustive.

THIA recommends that all Canadians respect government travel advisories and avoid non-essential travel outside of Canada. Travel is a personal decision for everyone. If you do choose to travel, it is important that you research, ask questions, be knowledgeable and make sure that all the elements of your trip come together for a safe experience. THIA's Golden Rules now apply more than ever:

Know your trip, know your health, know your policy, and know your rights.



Know before you go! Get answers to all your questions.

Note: The content in this document was updated February 11, 2021.

Be prepared for every stage of your trip:

Before You Travel



During Your Trip



Returning Home



Section 1

BEFORE YOU TRAVEL

- Can I travel right now within Canada or abroad?
- How can I tell if my travel insurance will cover me for COVID-19?
- Will my insurance cover flights cancelled due to quarantine or entry restrictions?
- Can I claim a refund under my travel insurance for a credit issued by my travel supplier?
- How much travel medical insurance is enough coverage?
- Is my special or complementary coverage for COVID-19 sufficient?



“ I hear borders are closed. Can I travel right now within Canada or abroad? Where can I go to find out if the Canadian government has issued a travel advisory for my destination? ”

Travel within Canada is not the subject of Government of Canada advisories but may be limited by provincial restrictions. States of emergency, quarantine requirements, entry restrictions, curfews and other measures may be in place or be introduced by province or region and that will mean restricted mobility. Check provincial websites for the most up-to-date information by province. For Canadian government travel advisories, go to travel.gc.ca.

There are four levels of travel advisory. The top two levels may be mentioned in a travel insurance policy and, if mentioned, can impact your coverage.

- Level 3 means the government recommends against any non-essential travel to that country or region.
- Level 4 is the highest level and it states that Canadians should avoid all travel to a country or region and should come home if already there.

To stop the spread of COVID-19, our government closed our land borders on March 13, 2020, and issued a Level 3 Advisory that applies globally. In other words, COVID-19 caused the Government of Canada to advise against non-essential travel to any other country in the world! An advisory this broad is unprecedented.

Before travelling outside of Canada, check for any new travel restrictions, guidelines, or requirements at your destination country such as quarantine requirements upon arrival or the need for a recent negative COVID-19 test. An interruption of your trip may be caused by a positive test or temperature check. COVID-19 has significantly impacted the experience you will have on your trip. It is not just business as usual. It is extremely important to understand how your travel insurance will respond to some of these new types of events before you book a trip and again before you start your journey.

If you are planning to travel within Canada, note that COVID-19 can also impact your travel and your travel insurance coverage. Flights can be cancelled or interrupted due to COVID-19 complications. Contracting COVID-19 while travelling in another province can result in the same transportation and quarantine challenges you would face abroad, and you should contact your provider to find out how your policy will respond.

KNOW YOUR TRIP – Ask your provider and check available websites for details before travelling outside of your home province.



“How can I tell if my travel insurance policy will cover me for COVID-19?”

Many travel policies do not specifically mention COVID-19 because it did not exist when the policies were written. You should reach out to your provider to confirm coverage. You can also look for this type of language in your policy:

- something that says what happens when a Government of Canada travel advisory is in effect.
- something that says how your coverage is impacted by an event or cause that is already known at the time the insurance is purchased (for example – a global pandemic that we all know impacts the health and safety of travellers).
- specific mention of COVID-19, a pandemic, or an epidemic and how your coverage is impacted. An event like COVID-19 may be excluded or there may be specific coverage limits. A pandemic exclusion could mean that you are not covered even if you are travelling within Canada.

KNOW YOUR POLICY – When in doubt, reach out directly to your provider for absolute certainty. If your policy excludes COVID-19, your provider may have additional coverage you can purchase to cover COVID-19 related claims.



“I want to travel now but I hear flights are being cancelled or re-scheduled. I’m worried about quarantine rules and other entry restrictions at my destination or when I return to Canada. Will my trip cancellation and interruption insurance cover these types of things?”

Some policies or plans will, but the answer depends on such factors as:

- when you bought your insurance and whether the trip cancellation/interruption wording excludes trips booked when a travel advisory is in effect,
- whether your policy excludes claims for trips cancelled or interrupted due to an event or cause that is already known (such as COVID-19, a global event that has been in the news cycle daily for many months), or
- whether trip cancellation/interruption for COVID-related events is excluded entirely.

KNOW YOUR POLICY – For specific details on how your insurance will respond, contact your provider.

“My travel supplier cancelled my trip due to COVID-19 and I have been issued a travel credit or voucher for future travel. Can I claim a refund now under my travel insurance?”

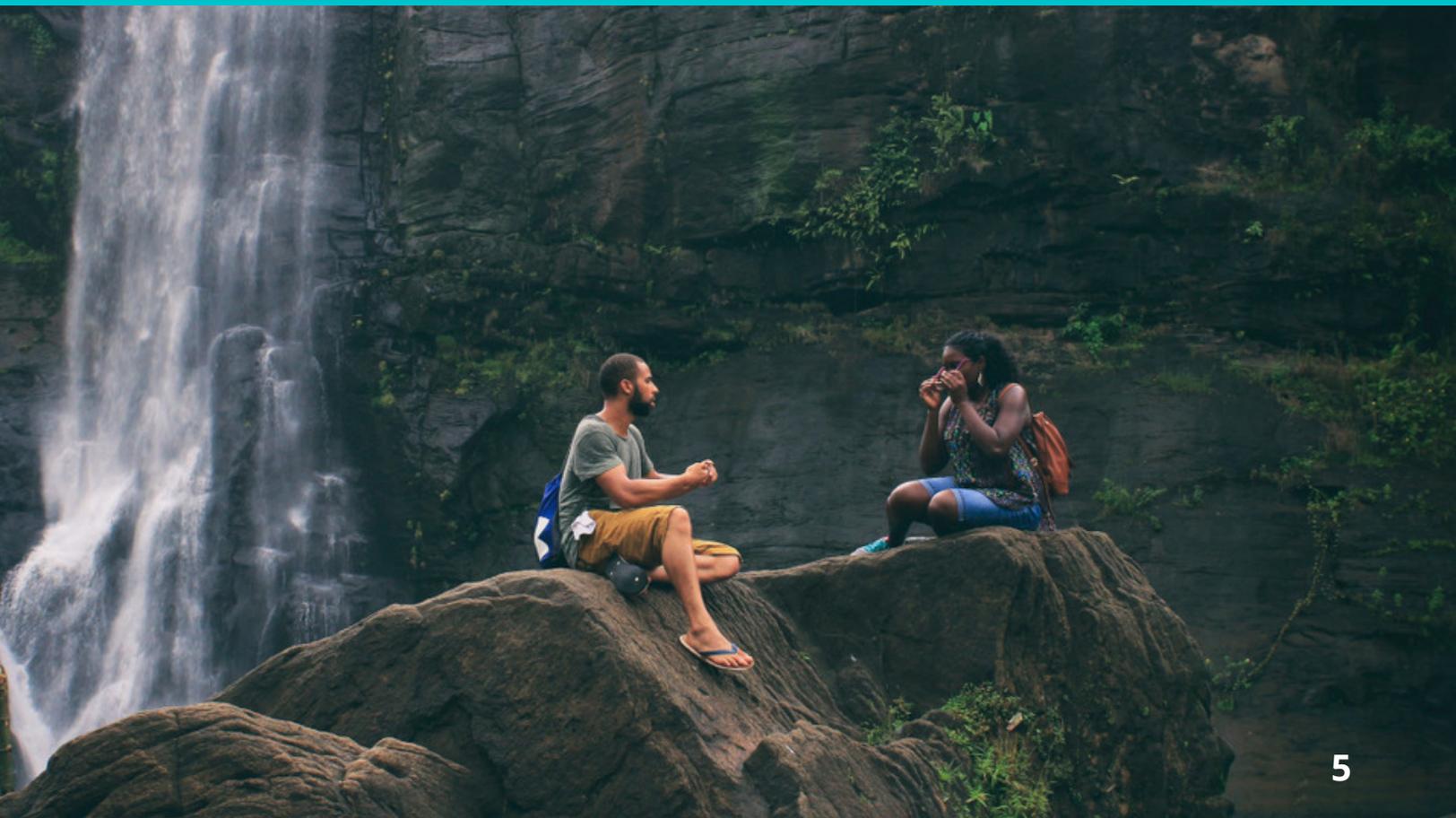
If you file a claim for a trip that was cancelled due to COVID-19 your claim may not be paid by your travel insurance provider because of a clause in your policy which states that your insurer will only reimburse you for pre-paid travel expenses that are non-refundable or non-transferable. This pandemic has turned the world upside down in many ways. One of the major changes we have seen is that, even on travel bookings that were originally purchased on a non-refundable basis, travel suppliers are still issuing future travel credits on trips cancelled due to COVID-19. Some of these credits are valid for up to one or two years and some do not expire.

There is a basic premise applicable to this type of insurance that you should not “gain” by claiming under your policy. You can be made “whole” if you have purchased adequate insurance, but you should not come out ahead.

Example:

If your insurer paid your \$1,000 claim for a cancelled trip and you later used a \$1,000 credit to re-book that trip, you would essentially be “gaining” from your insurance contract. You would be taking a \$1,000 trip and your insurance company would be paying for it. Only in a situation where you would not be able to use the credit would you be eligible to submit the loss for consideration under your insurance policy.

KNOW YOUR POLICY – Contact your provider for more details.



“ I would like to purchase some insurance that will cover my medical or travel expenses if I contract COVID-19 in my destination or have to self-quarantine. How much coverage should I purchase? ”

Firstly, you need to check with your provider to see if their product covers just emergency medical claims or if it also includes cancellation or interruption coverage as well. Some products may offer one but not both. Having some amount of coverage for COVID-19 is obviously better than having no coverage while you are travelling. How much is enough depends on many factors particular to your circumstances, such as where you are travelling, what your travel expenses are and what might happen to you when you get there. The risk of incurring large medical expenses is higher in countries with higher costs for medical services.

Examples:

- A 10-day hospitalization in the Intensive Care Unit on a ventilator in Miami, Florida could easily run up a bill exceeding USD\$ 500,000. COVID-19 patients in severe respiratory failure may need ECMO (Extracorporeal Membrane Oxygenation) with costs that could easily exceed \$1,000,000.
- The cost to get you back to Canada following a COVID-19 emergency could be as low as a few hundred dollars for a one-way return flight (if you have no symptoms and can provide the airline with a negative COVID test) or it could be tens of thousands of dollars for a more expensive return with medical assistance or on an air ambulance. If you need a hospital bed upon your return, there could be delays finding a bed due to the strain COVID-19 has placed on our healthcare system.

KNOW YOUR POLICY – Contact your provider for more details.

“ If I buy a special policy to cover COVID-19, or if I am covered on a complementary plan by my airline, is this enough coverage for my trip? ”

Check the coverage limit in your COVID-19 policy. How much coverage is provided? Is there one limit for claims relating to COVID-19 and another limit for all other benefits that do not relate to COVID-19. Does your special policy ONLY cover COVID-19? Make sure you are adequately insured, not just for COVID-19, but also for other non-COVID events that may lead to a claim.

KNOW YOUR POLICY – Contact your provider for more details on your policy and how much it covers.



Section 2

DURING YOUR TRIP

- Will there be safe and sufficient access to health services at my destination?
- How does a travel advisory affect my travel medical insurance?
- Is the cost of a COVID-19 test covered if the airline or destination requires it?
- Will my policy cover me if I am out of the country longer than planned?

“Will there be safe and sufficient access to health services in my destination should I have a medical emergency (COVID-19 or otherwise)?”

Once you have considered the amount of coverage you need for COVID-19, it is equally important to consider if you will be able to access health care at your destination. Travel insurers cannot guarantee or control the availability of emergency medical treatment even during non-pandemic times. The pandemic continues to place high levels of strain on health care systems globally and, given demand by residents and visitors for medical treatment due to the COVID-19 and other reasons, areas with very good and usually very available health care are running at or over capacity.

KNOW YOUR TRIP – Ask your provider and check available websites for details about travelling to your destination.



“How does a travel advisory affect the Emergency Medical benefits in my travel insurance policy?”

Check your insurance wording to see if travel advisories impact your coverage and, if so, how. If you travel to a destination or region after the Canadian government has issued a Level 3 or Level 4 travel advisory against travel to that location and:

1. an event happens to you (e.g., contracting COVID-19) in that destination, and
2. that event relates to the reason the travel advisory was issued,

many travel insurance policies will not cover you. You would be covered for other things that might happen to you (as per the terms of the wording), but not if you contract COVID-19 and this leads to claims. Level 3 and Level 4 travel advisories may be treated differently depending on the terms of your policy.

Since the outbreak of COVID-19, many insurers have introduced special coverage upgrades so that, even during a Level 3 travel advisory, claims due to COVID-19 can be covered (an additional premium may apply). Ask your provider if you already have coverage for COVID-19 under your Emergency Medical benefit or if you will need to buy extra coverage. Ask what happens if a Level 3 advisory is upgraded to Level 4.

KNOW YOUR POLICY – Contact your provider for more details. Be sure to call your assistance company before seeking any treatment.



“ If the airline or destination requires a negative COVID-19 test prior to entry, will my travel policy cover this expense? ”

Although we are beginning to see travel insurance policies change in specific ways with respect to COVID-19, this pre-travel expense is not likely to be covered by your travel insurance policy in the same way that expenses such as travel visas, travel vaccinations, etc. would not be covered under your travel insurance. Most travel medical policies cover expenses related to medical emergencies only. The cost of a vaccine or screening test, for example, would not be considered a medical emergency and would not be covered. Each province or public health authority has posted information online for residents to be informed on how & where tests for COVID-19 are conducted. Additionally, be sure that your test results will meet the timeframe for the entrance requirements of your destination.

KNOW YOUR POLICY – Contact your provider for more details.



“ Will my policy cover me if I am out of the country longer than planned? ”

Ask your provider what happens to your Emergency Medical and/or Trip Interruption coverage if you are stuck in another country beyond the date that your coverage would normally expire due to COVID-19 and ask if you will be able to purchase a coverage extension if you are delayed or want to extend your trip.

It's important to remember that your coverage will end at midnight on the last day of your covered days or last day of your insured trip and not all coverage has an option for extension. Travel insurance does not cover expenses incurred after your coverage has ended unless your return home was delayed by a previous and covered medical emergency or any automatic extension provision that might be in your policy.

KNOW YOUR POLICY – Contact your provider for more details.

Section 3

RETURNING HOME

- Will my travel policy cover the costs of repatriation if I need to leave my destination? What about medical transport if I'm ill?
- Will I be able to be admitted to hospital at home if I'm hospitalized abroad?
- Will my policy cover the government-required COVID-19 test for return to Canada?
- What happens if I am refused boarding due to screening or a positive COVID-19 test?
- When I return to Canada what will I need to do?



“ Will my travel policy cover the costs of repatriation if I need to leave my destination, and will I be able to obtain a medical transfer home if I have an emergency abroad and need ongoing care? ”

Global Affairs Canada warns Canadians about the risks of travel at this time. When borders were closed in March 2020, the government arranged emergency transportation to get Canadians home, but those repatriations have been discontinued. Some insurance may cover the cost of repatriation if you have trip cancellation/interruption coverage with return home benefits but if you left Canada while a travel advisory was in effect, that is unlikely unless your return is for a covered reason and you purchased special coverage for COVID-19.

The costs to return you home are generally covered by travel medical insurance if:

- you have an illness covered by your insurance, and
- you require ongoing medical treatment for your illness, and
- the doctor at your destination and your insurance company agree that you are stable for transport and you should be returned to Canada, and
- transportation is arranged by your assistance company.

Many variables must be considered before you can be transported home such as:

- the nature of your medical emergency,
- your location,
- the availability of air and other modes of transportation,
- the availability of medical staff to accompany you if required.

One certainty is that COVID-19 places increased strain and potential complexity around the ability for healthcare solutions to be delivered when and as needed.

KNOW YOUR POLICY – Contact your provider for more details.

“ Will I be able to be admitted to hospital at home if I am hospitalized with COVID-19 abroad? ”

Finding a bed in Canada for a patient with COVID-19 will take time and may worsen as case counts in Canada continue to climb. If a COVID-19 patient needs to be admitted to an ICU bed, it may not be possible at all.

If you show any COVID-19 symptoms or test positive for COVID-19, you will not be able to simply book a flight and come home on a commercial flight. In fact, you may need to be repatriated in an air ambulance, in a negative pressure environment. Medical attendants on the repatriation flight may have to quarantine before they can go back home after the flight, affecting the availability of crew and driving up the total cost of these repatriations.

KNOW YOUR RIGHTS AND RESPONSIBILITIES – Keep in contact with your travel provider.



“ The Canadian government has announced that I need a negative COVID-19 test prior to boarding my return flight to Canada. Where can I get that test? Will my policy cover the cost? ”

On December 31, 2020, the Government of Canada announced that all passengers five years of age or older are required to test negative for COVID-19 before travelling by air from another country to Canada.

In the announcement they indicated that documentation of a negative laboratory test result must be presented to the airline prior to boarding a flight to Canada. As the situation continues to evolve please refer to the most up-to-date information and details at travel.gc.ca. This site also provides a list of locations abroad where you can get the required test.

Unless these tests are associated with a medical emergency that is covered under your policy, your insurance is not likely to cover this expense.

KNOW YOUR RIGHTS AND RESPONSIBILITIES – These requirements are changing regularly. For up-to-date information on these requirements, monitor travel.gc.ca

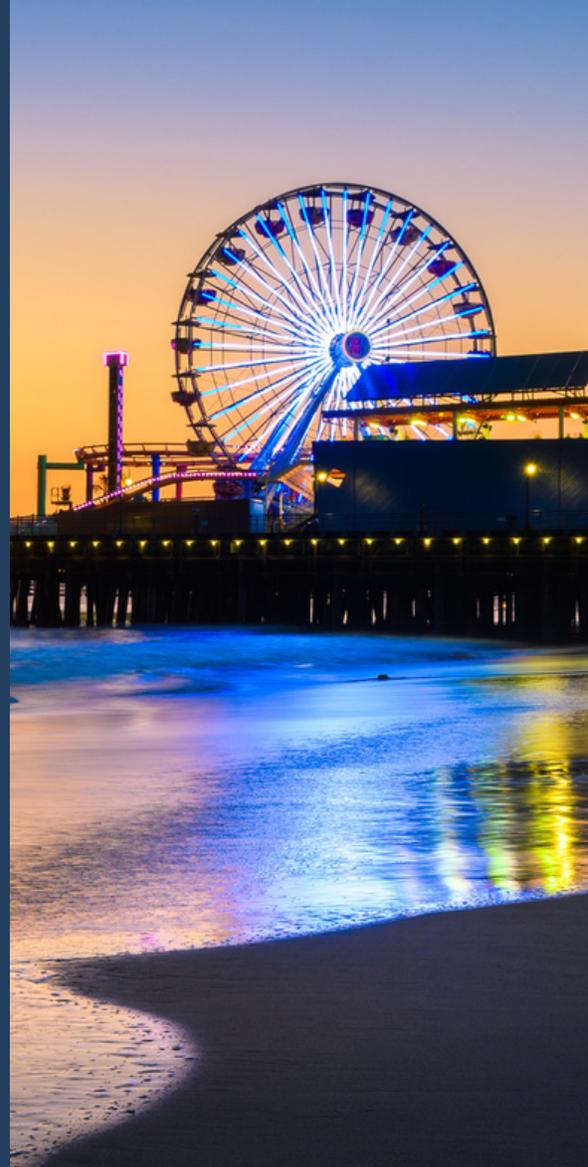
“ What happens if I am refused boarding due to screening or a positive COVID-19 test? ”

If you are refused boarding for your flight home, you will incur additional expenses for lodging and meals at your destination. You may also lose the cost of your flight and have to pay for a new flight at a later date. Check with the airline for their policy on refusal of boarding and what options are available.

Your travel insurance may not cover these expenses or may cover only a portion.

It is also important to be sure that you still have travel medical coverage for a longer than intended trip. Contact your insurer to see if you will continue to be covered and what options are available if your coverage ends before you can get home.

KNOW YOUR RIGHTS AND RESPONSIBILITIES – Stay safe and follow all public health guidelines.



“When I return to Canada what will I need to do?”

On January 29, 2021, the Government of Canada announced additional requirements for Travellers entering Canada.

- Passengers arriving in Canada on international flights will be required to reserve a room in a Government of Canada approved hotel for three nights and take a COVID-19 test on arrival.
- There will be a 72-hour pre-arrival testing requirement for travellers entering Canada by land with limited exceptions such as commercial truckers.

Details are regularly updated on the Government of Canada's [COVID-19: Travel, quarantine and borders](#) web page. These entry requirements are at the travellers' expense and not likely to be covered by your travel insurance policy as most travel medical policies cover expenses related to medical emergencies only.

All travellers arriving in Canada must still quarantine for 14 days or isolate if they have symptoms. It is recommended that you download the [ArriveCAN](#) app to speed up your arrival process and reduce contact with officials. Check for the most current information and details at [travel.gc.ca](#).

KNOW YOUR RIGHTS AND RESPONSIBILITIES - If you must travel for essential reasons, travel and come home safely following all public health guidelines. Please monitor [travel.gc.ca](#) for changing rules and guidelines and be aware that severe penalties may result for failure to properly quarantine when you return to Canada.

THiA would like to emphasize that, due to the rapidly changing nature of this pandemic, the response of both Canadian and foreign governments and the approach taken by insurance providers in Canada are also in a state of flux. Please consider your unique circumstances and the details of your policy, monitor official websites before and during travel and utilize the assistance lines provided by your insurance providers to stay informed on insurance implications.

