

FAQ for travel insurance agents and brokers

(Updated on May 6, 2021)

This FAQ was created to help you support your clients through the COVID-19 pandemic.

Q1. Is it possible to purchase a travel insurance contract for a cruise?

A1. In support of collective efforts to stop the spread of COVID-19 and to ensure the health and safety of our clients, we have decided to temporarily suspend new sales of travel insurance contracts for all cruises.

Q2. My client tested positive for COVID-19 and was being denied boarding their return flight to Canada. Will Trip Cancellation or Interruption insurance reimburse their new plane ticket, additional travel expenses and expenses for subsistence allowance?

A2. No. Since the COVID-19 pandemic is considered a known and uninsurable situation since March 12, 2020, any Trip Cancellation or Interruption insurance contract purchased on or after that date does not cover this type of situation.

Q3. My client was denied boarding their return flight to Canada. Will the Emergency Medical Care benefit cover their expenses for subsistence allowance if they need to extend their trip?

A3. The Emergency Medical Care benefit covers expenses for subsistence allowance only in the event of a medical emergency.

However, exceptions may apply if your client is an essential worker and that they travel as part of their duties or if they purchased their policy before January 7, 2021.* If your client holds an Annual Travel Insurance plan policy, they must also have purchased their trip before that date. To find out more about the applicable conditions, contact Info-Partners at 1-800-361-2538.

* The Government of Canada requires all travellers to provide a mandatory negative result from a recent COVID-19 test. Click [here](#) for more details.

Q4. My client extended their contract due to quarantine and their symptoms got worse. Will they be covered for COVID-19 during this period?

A4. If your client has been placed in quarantine due to a positive COVID-19 test and needs emergency medical attention for this reason, ask them to contact our Travel Assistance.

Q5. My client needs to extend their trip because they tested positive for COVID-19. Will their contract be extended automatically?

A5. If your client needs to extend their trip, contact Info-Partners to find out if they are eligible for a contract extension.

However, if your client is an essential worker and that they travel as part of their duties or has purchased their contract before January 7, 2021* (if your client holds an Annual Travel Insurance contract, they must also have purchased their trip before that date), their contract will be automatically extended for up to 72 hours following the end of their quarantine or until they return to their province of residence (whichever date comes first).

* The Government of Canada requires all travellers to provide a mandatory negative result from a recent COVID-19 test. Click [here](#) for more details.

Q6. What happens if my client doesn't get tested for COVID-19 before their return date?

A6. Please consult the [website of the Government of Canada](#) for the most up-to-date information on this subject.

Q7. Can Travel Assistance help my clients find a place to be tested for COVID-19 while on a trip?

A7. We recommend that they contact their local health authorities for the most up-to-date information in their location. We cannot guarantee that our Travel Assistance service will have access to information regarding COVID-19 testing centres abroad.

Q8. Does Emergency Medical Care cover the cost of getting tested for COVID-19 while on a trip?

A8. No. Emergency Medical Care only covers diagnostic costs when prescribed by a doctor following a medical emergency or sudden illness. A test to comply with a government requirement is not considered a medical emergency.

Q9. Does Emergency Medical Care cover the cost of receiving the COVID-19 vaccine while on a trip?

A9. No. The Emergency Medical Care benefit does not cover preventive care (e.g., vaccines). It only covers urgent medical care required following an accident or sudden illness.

Q10. Does the Emergency Medical Care benefit cover the side effects of the COVID-19 vaccine while on a trip?

A10. Emergency Medical Care insurance covers urgent care necessary to stabilize a medical condition following an accident or sudden illness. Care required while on a trip due to side effects of the COVID-19 vaccine will be covered as long as your client meets the pre-existing conditions requirement.

Q11. Which travel policies are impacted by the 2020-01 endorsement?

A11. The 2020-01 endorsement impacts regular and top-up travel insurance policies.

- Regular travel insurance (6 amendments)
- Top-up travel insurance (3 amendments)

The 2020-01 endorsement does not impact the following insurance policies:

- Visitors to Canada
- Health insurance contracts which include a travel benefit

Q12. Will my client be covered by the Emergency Medical Care benefit if they decide to travel outside their province of residence, even if a level 3 advisory (avoid all non-essential travel) or a level 4 advisory (avoid all travel) is in place?

A12. Yes. The Emergency Medical Care benefit remains valid even when an advisory to avoid non-essential travel or all travel is in place.

Important: However, given the magnitude of the crisis and the reduced availability of medical resources around the world, our assistance service is very limited in its ability to assist people in emergency situations abroad.

Emergency repatriations are covered only if the person's medical condition requires it, subject to the approval of the medical authorities concerned. Inability to access health care or lack of access due to overcrowded medical centres alone does not constitute grounds for emergency repatriation.

Q13. If my client tests positive for COVID-19 abroad, will their medical expenses be covered if they have purchased the Emergency Medical Care benefit?

A13. Yes, however the client must meet the stability requirements as stated in the insurance policy prior to the effective date of their contract.

To be covered by the Emergency Medical Care benefit in case of a COVID-19 infection abroad, the covered person must:

- Not show any symptoms related to COVID-19 in the 3 or 6 months prior departure
- Not have tested positive for COVID-19 in the 3 or 6 months prior departure

Q14. In the context of the COVID-19 pandemic, can I assure my client that they will be entitled to repatriation in the event of a medical emergency?

A14. Your client's Emergency Medical Care benefit covers repatriation if this service is considered necessary and safe by the travel assistance medical team and the physician at the destination. Decisions are based on several factors, such as the person's medical condition. In addition, the assistance service will depend on the availability of care and services needed to return to the country. Inability to access health care or lack of access due to overcrowded medical centres alone does not constitute grounds for emergency repatriation.

We encourage you to remind your clients to take the time to properly assess the essential nature of their trip before making a decision.

To find out more about the applicable conditions, contact Info-Partners at 1-800-361-2538.

Q15. Can my client purchase Trip Cancellation or Interruption insurance to cover COVID-19?

A15. No. The Trip Cancellation or Interruption benefit does not cover situations that were known when the insurance contract was purchased. Because it has spread extensively around the world, we consider COVID-19 to be a known and uninsurable situation since March 12, 2020.

Q16. My client already has a travel insurance contract but has not yet purchased their trip. Will they be covered by the Trip Cancellation or Interruption benefit if they decide to travel?

A16. No. The Trip Cancellation or Interruption benefit does not cover situations that were known when the insurance contract was purchased or the trip was booked.

We consider the COVID-19 pandemic as a known situation since March 12, 2020. This means, your client will not be covered by this benefit if they booked a trip after this date.

Here are examples of situations that are not covered:

- In February 2020, your client purchased a trip that was to take place in July 2020. On March 13, 2020, they purchased a travel insurance contract that includes the Trip Cancellation or Interruption benefit.
- In November 2019, your client purchased an Annual travel insurance contract with a 31-day Package Option that includes the Trip Cancellation or Interruption benefit covering up to \$2,500 per trip. They purchased a new trip on March 13, 2020.

Q17. Due to travel cancellations, some providers have returned sums and/or offered travel credits as reimbursement to their clients. How does this fit into the claims process?

A17. All amounts reimbursed and/or credited by the providers with whom you have done business for the planning of the trip must be returned to the client. These amounts must be deducted from the amounts to be claimed.

You will also have to provide your client with documents attesting to the amounts reimbursed and/or credited by providers as well as the non-reimbursable amounts.

For more information on the claims process, please refer to the "[Submit a claim](#)" section.

Q18. My client has a travel insurance contract and will soon have to make a new payment for a trip. What must they do?

A18. If your client must make a payment for a trip within the next 30 days, please advise them to contact our travel assistance service to open a file.

Please note that, to be eligible for a refund, the installments or subsequent payments must have been made:

- Before a level 3 (avoid non-essential travel) or level 4 (avoid all travel) advisory has been issued by the Government of Canada for the travel destination.
- Before March 12, 2020, the date from which we consider the COVID-19 pandemic as a known and uninsurable cause.

Amounts paid on deposit or subsequent payments that do not meet the above criteria will not be eligible for reimbursement.

Q19. Can my client change the dates of their travel insurance contract or obtain a refund?

A19. It is possible to change the dates only before the contract takes effect. In the context of the crisis, changes to dates or contract reimbursements will be possible for the Cancellation or Interruption insurance in certain cases.

Your client purchased their contract before February 1, 2021.

- If they obtained a travel credit for the total value of payments covered by their Trip Cancellation or Interruption insurance, you will be able to issue a new contract using the payment from the previous contract. The conditions of the new contract will be established on the date it is issued. If your client has no new travel dates planned, you can write a note in their file and use this amount for a future travel insurance contract.
- If they obtained a full reimbursement of the travel expenses covered by their Trip Cancellation or Interruption insurance (without using their Trip Cancellation or Interruption benefit), we may reimburse the contract in full, including the Trip Cancellation or Interruption benefit.

Your client purchased their contract as of February 1, 2021.

- Only benefits that have not yet taken effect can be refunded or reused for a trip on different dates

For assistance in making these changes, contact Info-Partners at 1-800-361-2538.

Q20. Can I issue saved quotes in your system?

A20. Yes. However, the client's information, including the health declaration, will have to be revalidated. The new 2020-01 endorsement will apply to the insurance contract.

Q21. If my client is travelling abroad, and is encouraged by the Canadian Government to return home due to COVID-19, how will they be informed?

A21. It is important that your clients be well informed and consult the government advisories so that they are aware before and while travelling. Partners are encouraged to verify and update their clients' contact information in the event that we need to communicate with them.

Q22.If the Canadian Government encourages my clients to return home, will they be covered if they choose to stay abroad?

A22.In the event that the Canadian or provincial government encourages travellers to return to their country, Blue Cross may require the return of any insured to the province of residence, within a reasonable timeframe, unless there is a medical contraindication (see Amendment 1 of the 2020-01 endorsement). If your client is unable to return to their province of residence, please contact Blue Cross.

Q23.Can my client purchase a contract extension once they are abroad?

A23.Yes, the extension is conditional on the approval of Blue Cross (see Amendment 2 of the 2020-01 endorsement). An extension purchased from another insurer shall render your client's Blue Cross travel insurance policy null and void in its entirety, except when the extension request is denied by Blue Cross.

Q24.If my client tests positive for COVID-19 and is placed in quarantine, will they continue to have Emergency Medical Care coverage and will their accommodations be covered?

A24.Yes, your client will be covered by the Emergency Medical Care benefit.

Your client's accommodation costs will be paid within the limits provided for in the contract if they must postpone their return to their province of residence in the event of illness or injury. This includes the costs associated with quarantine following a confirmed COVID-19 infection. This benefit pays up \$3,000 (maximum of \$300 per day) for the cost of accommodations and meals in a commercial establishment.

We automatically extend the travel insurance benefits of our insureds placed in quarantine due to the COVID-19 pandemic and whose contracts were in force on the date the quarantine began.

Coverage will be extended free of charge until 72 hours after the quarantine ends or until the client returns to their province of residence (whichever comes first).

Q25.My client has fully recovered from COVID-19, is COVID-19 an exclusion to the contract if they choose to travel?

A25.Clients who have fully recovered from COVID-19 and who wish to travel will have to meet the stability requirements as stated in the insurance policy in order to be covered for COVID-19. The covered person:

- Must not have shown any symptoms related to COVID-19 in the 3 or 6 months prior departure.
- Must not have tested positive for COVID-19 in the 3 or 6 months prior to departure.

Q26.If my client is showing symptoms of COVID-19 abroad, will their COVID-19 test be covered?

A26.Yes. Diagnostic services are covered while travelling in a medical emergency when they are prescribed by the attending physician.

Q27.If my client has been declined entry at their destination due to COVID-19, will Trip Cancellation or Interruption cover the return ticket?

A27 No. Being denied entry at customs or at a security checkpoint is an exclusion in our coverage, except in a case of mistaken identity. Also, COVID-19 is considered a known and uninsurable situation since March 12, 2020.

Q28.If my client is declined entry onto a plane due to testing positive for COVID-19, are they eligible to submit a claim for Trip Cancellation or Interruption?

A28.No. Being denied entry at customs or at a security checkpoint is an exclusion in our coverage, except in a case of mistaken identity. Also, COVID-19 is considered a known and uninsurable situation since March 12, 2020.

Q29.If my client is being offered a trip credit (trip voucher), can they decline the offer and submit a claim under their Trip Cancellation or Interruption insurance?

A29.No. A travel credit issued by a travel provider is considered a refund whether the credit is accepted by the covered person or not. A credited trip or a trip for which the travel credit was refused cannot in any case be the subject of a claim (see Amendment 4 of the 2020-01 endorsement).

IMPORTANT:

The insurance is valid only when purchased and paid in full before the effective date of the contract.

The travel insurance must be purchased before the departure date for the full duration of the trip, including the day of departure and return.

If the contract requires an extension and the latter is denied by the Insurer, the contract remains valid until the expiry date indicated on the insurance certificate.

Emergency repatriations are covered only if the person's medical condition requires it, subject to the approval of the medical authorities concerned. Inability to access health care or lack of access due to overcrowded medical centres alone does not constitute grounds for emergency repatriation.