

REOPENING OF TRAVEL SALES

IT IS IMPORTANT TO:

- **Raise client awareness** of the risks of travelling during a pandemic.
- **Explain** to the client the conditions and limitations of the policy.
- **Inform** the client of the added endorsement and of the changes made to the policy.
- **Notify** clients of government advisories and health authority guidelines.



Important coverage information related to COVID-19

- Since COVID-19 is considered a known situation, cancelling or interrupting a trip for this reason is not covered.
- COVID-19 emergency medical care abroad is covered, provided that no symptoms appeared before departure. **Given the unpredictable development of the situation, we are unable to guarantee access to health or assistance services.**
- Annual travel insurance is a non-refundable product.



CHANGES TO THE CONTRACT

On July 22, 2020, an **endorsement was added** to the regular and top-up travel insurance policies in order to clarify the coverage.

SUMMARY OF THE ENDORSEMENT

Regular policy

- 1- The insurer may request the return to the country of residence following a government advisory.
- 2- A contract extension is subject to the insurer's approval if:
 - The covered person has a claim to submit for the initial period of coverage;
 - The Canadian government publishes an advisory notifying travellers not to go in the region or in the country that constitutes the travel destination, or;
 - The Canadian or provincial governments recommend that travellers return to the country.
- 3- If the extension request is refused by the insurer for one of the three reasons mentioned in point 2, the contract remains valid for the initial period of coverage.
- 4- A credit issued by a travel provider is considered a refund.
- 5- Changes to exclusion x) of the Cancellation or Interruption benefit:
 - Any event for which the government has not issued an advisory is excluded;
 - Any event for which the government advisory is lifted at least 7 days before the date of the trip.
- 6- The covered person must notify the insurer of an event within 48 hours.

Top-up policy

- 1- The insurer may request the return to the country following a government advisory.
- 2- A contract extension is subject to the insurer's approval if:
 - The covered person has a claim to submit for the initial period of coverage;
 - The Canadian government publishes an advisory notifying travellers not to go in the region or in the country that constitutes the travel destination, or;
 - The Canadian or provincial governments recommend that travellers return to the country.
- 3- If the extension request is refused by the insurer for one of the three reasons mentioned in point 2, the contract remains valid for the initial period of cover.

For a better understanding of the endorsement, watch the training tutorial:

qc.bluecross.ca/re-opening-of-sales-and-2020-endorsement