

FAQ SUMMARY – COVID-19 TRIP CANCELLATION

CanAssistance and all other providers are challenged by the call volumes coming in right now. CanAssistance has asked that only travellers with plans in the next 30 days call in for assistance. Given the global reasoning for trip cancellation, rest assured claims will be handled once you're able to make contact and we will work with the carriers to have them formally acknowledge the delays and how this impacts claims. Updates will be provided as additional information becomes available.

Out Of Country Claims (OOC) – All new travel outside Canada prior to March 13, 2020 is excluded under the policy. Anyone currently traveling, remains covered providing they are taking necessary steps to comply with the advisory and travel back to Canada.

For Out Of Country Claims with SSQ, please use this link to start a trip cancellation claim <http://canassistance.com/en/ssq/>. There is additional information on this page specific to Coronavirus.

If you are currently travelling:

In light of the Canadian Government's travel advisory on non-essential travel, am I forced to return home? And if so, how much time do I have?

To be covered by your insurance policy, you must return home as quickly as possible. That way, you will be covered for all medical expenses and emergency medical expenses, whether you are sick from COVID-19, another illness or injured, as long as you make the necessary arrangements to return home as quickly as possible.

What is covered if I must interrupt my trip?

To be eligible for trip interruption reimbursement, you must have left prior to March 13, 2020. The reimbursement will be prorated to the number of days not covered by your travel agency, credit card or by the Office de la protection du consommateur; you must submit a claim to them first.

How can I interrupt my trip?

Call your travel agency or airline to change your return date. Upon your return, call SSQ Insurance to obtain a reimbursement prorated to the number of days not covered by your travel agency, credit card or by the Office de la protection du consommateur.

Since repatriation is mandatory, must I purchase a return ticket even though the prices are very high?

In accordance with the recommendations by the [Canadian Government](#), Canadians who are abroad must use the commercial options available to them to return to Canada and must consider returning to Canada as soon as possible as these options are increasingly limited. You will be covered for the extra cost of a single ticket, in economy class, aboard a commercial airline, on a set schedule, for the most direct return itinerary to the destination that was initially planned.

What happens if the border is closed?

In accordance with the recommendations by the [Canadian Government](#), Canadians who are abroad must use the commercial options available to them to return to Canada and must consider returning to Canada as soon as possible as these options are increasingly limited.

In the event that returning to the country is not possible because the border is closed, your living expenses will be at your expense because, as stated by the Canadian Government, these expenses are not covered by insurance companies. However, if you must be hospitalized, whether for COVID-19 or not, your living expenses will be covered.

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What do I do if I contract COVID-19 while travelling?

Call your travel provider's assistance service. You will be referred to a healthcare professional.

If I decide to stay on my trip, will my medical expenses be covered?

To be covered by your insurance policy, you must make the necessary arrangements to return home as quickly as possible.

If you decide not to come back as quickly as possible, you will not be covered for the interruption as well as medical expenses and emergency medical expenses, whether you are sick from COVID-19, another illness or injured.

If you are leaving on a trip in the next 30 days:

How can I cancel my trip scheduled within the next 30 days?

We are currently processing all trip cancellation claims for trips that are scheduled to take place in the next 30 days.

Contact the first payers first, i.e., travel provider, airline or credit card company from whom you purchased your trip for reimbursement.

Then, contact your travel insurer's travel assistance service:

For those covered by CanAssistance, [fill out the form on the CanAssistance site](#)

For those covered by AXA Assistance, contact AXA

For those covered by Assistel, contact Assistel

For which destinations can I cancel my trip?

Since the [Canadian Government](#) issued a non-essential travel advisory for outside Canada, including cruises, trip cancellation covers all destinations. To cancel a trip, you must have trip cancellation and interruption insurance and the two following conditions must be met:

1. You must have booked your trip before March 13, 2020, the date on which the non-essential travel advisory was issued by the [Canadian Government](#)
2. Your trip must take place in the period during which the travel advisory is in effect.

What is covered with respect to cruises?

If you want to cancel your cruise, you must have trip cancellation and interruption insurance and the two following conditions must be met:

1. You must have booked your cruise before March 10, 2020, date on which the non-essential travel advisory was issued by the [Canadian Government](#)
2. Your cruise must take place in the period during which the travel advisory is in effect.

If a travel advisory is in effect and you decided to leave anyway, you will not be eligible for any of our travel insurance coverage.

How can I request a reimbursement for my trip?

Contact your travel insurer's assistance service. You will be given instructions on what to do and who to call for a reimbursement.

For Quebec residents only: If you booked your trip through a travel provider, you must first request reimbursement from the Fonds d'indemnisation des clients des agents de voyages.

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Will my airline reimburse my plane tickets?

Yes, most airlines reimburse plane tickets when flights are cancelled.

Some airlines, like Air Canada, are open to rebooking your flight or changing your flight to another destination for which the Canadian Government did not issue a travel advisory.

What happens if the travel provider or airline only offers travel credit as reimbursement and I refuse it?

For SSQ Insurance, a travel credit is equal to a reimbursement, and it will be deducted from the reimbursement, whether or not the insured accepted it. Consequently, if the travel credit is equal to the total amount of the trip, SSQ Insurance will not issue a reimbursement.

Am I covered if I decide to travel abroad?

No. Your travel insurance will not reimburse you for a destination or a cruise for which the Canadian Government issued a travel advisory, even if you are sick from COVID-19, another illness or injured

My trip includes multiple destinations. How does trip cancellation and interruption work with respect to COVID-19?

Since the Canadian Government issued a non-essential travel advisory for outside Canada, including cruises, trip cancellation covers all destinations.

To cancel a trip, you must have trip cancellation and interruption insurance and the two following conditions must be met:

1. You must have booked your trip before the date on which the non-essential travel advisory was issued by the Canadian Government.
2. Your trip must take place in the period during which the travel advisory is in effect.

If you are leaving on a trip in more than 30 days from today:

Can I cancel my trip?

We are currently processing all trip cancellation claims for trips that are scheduled to take place in the next 30 days only. Refer to question 2 – I'm leaving on a trip in the next 30 days – for the instructions to follow. Please consult our FAQ on a regular basis.

What happens if I decide to leave even though the travel advisory is still in effect?

If you decided to travel despite the fact that the Canadian Government's travel advisory is still in effect, your travel insurance will not reimburse your expenses, whether medical or emergency medical, even if you are sick from COVID-19, another illness or injured.

If you are being quarantined in Canada or abroad:

Is an insured who is quarantined covered by his or her disability coverage?*

As long as you have a group insurance plan that includes short term disability, SSQ Insurance will pay disability benefits to an insured showing disabling symptoms of COVID-19, as per contract provisions.

* This information replaces the information in the memo sent on March 5, 2020, to the persons concerned.

Will my travel insurance be extended if I am quarantined?

Yes. Your travel insurance will be extended if you are quarantined.

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Will my travel insurance cover my medical expenses if I contract COVID-19 and am quarantined?

If no travel advisory was issued by the Canadian Government at the time of departure, your travel insurance will cover medical expenses.

If a level-3 travel advisory, including cruises, was issued by the Canadian Government at the time of departure, your travel insurance will not cover medical expenses.

If you submitted a disability claim for COVID-19:

Are disability insurance claims related to COVID-19 covered by short-term disability?*

As long as you have a group insurance plan that includes short-term disability, all claims related to COVID-19 will be processed in compliance with the terms of your short-term disability coverage.

** This information replaces the information in the memo sent on March 5, 2020, to the persons concerned.*

Are the supporting documents required for disability insurance the same as for other claims?*

In an effort to avoid needlessly burdening clinics and hospitals, SSQ will accept the Plan Member Confirmation of Illness Form as a medical form. However, SSQ will continue to require the standard statements from the employer and employee.

This provision applies to an insured covered by an SSQ group insurance plan that includes disability.

** This information replaces the information in the memo sent on March 5, 2020, to the persons concerned.*