



COVID-19 FAQ

Allianz Global Assistance Canada

Effective Date:

June 24, 2020

Please note:

This FAQ document replaces any and all previous versions.

Please note: Allianz Global Assistance administers travel insurance across a range of distribution channels and partners. The coverage clarifications outlined below apply only to products offered by Allianz Global Assistance through our Broker partners.

It is important to note that travel insurance is intended to cover losses arising from sudden and unforeseeable circumstances. Any claims resulting from events or circumstances known to the client when purchasing insurance are not covered.

In order to help you address your clients' concerns, below are answers to questions you may receive from your clients.

Please note: All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the policy or certificate.

For clarification:

- The March 9 cruise advisory, issued by the Government of Canada, is being treated as a Level 4 travel advisory.
- On March 11, COVID-19 was deemed to be a known event by Allianz Global Assistance for all new policies sold March 11th and onwards.
- The March 13 global travel advisory for travel outside of Canada, issued by the Government of Canada, is considered a Level 3 travel advisory.

All-inclusive Single Trip & Trip Cancellation/Trip Interruption Plans

1. **Will clients be covered should they have to cancel their trip prior to departure as a result of COVID-19? ***UPDATED*****

For policies purchased prior to March 11, 2020:

No travel advisory in place for their destination at time of purchasing the policy

- Clients will be eligible to claim for Trip Cancellation

Travel advisory in place for their destination at time of purchasing the policy

- Clients will not be eligible to claim for Trip Cancellation if they purchased their policy after a travel advisory is issued and their claim is related to the reason for the travel advisory.

For policies purchased on or after March 11, 2020:

- COVID-19 is now considered to be a known event for trip cancellation. Therefore, if a policy is purchased on or after March 11, 2020, Trip Cancellation benefits are not payable for claims related to COVID-19.

Exception: Trip Cancellation coverage will remain eligible if a client with Trip Cancellation benefits becomes ill due to COVID-19 in Canada before their departure from their province or territory of residence, and needs to cancel their trip as a result.

2. Will clients be covered should they have to interrupt their trip after departure due to COVID-19? *UPDATED*****

For policies purchased prior to March 11, 2020:

No travel advisory in place for their destination at time of departure

- Clients will be eligible to claim for Trip Interruption.

Travel advisory in place for their destination at time of departure

- Clients will not be covered for Trip Interruption benefits if they travel outside of Canada after a travel advisory is issued and their claim is related to the reason for the travel advisory.

For policies purchased on or after March 11, 2020:

- COVID-19 is now considered to be a known event for trip interruption. Therefore, if a policy is purchased on or after March 11, 2020, Trip Interruption benefits are not payable for claims related to COVID-19.

All-inclusive Multi-trip Plans

3. Will clients be covered should they have to cancel their trip prior to departure as a result of COVID-19? *UPDATED*****

For trips booked prior to March 11, 2020:

No travel advisory in place for their destination at time of booking the trip

- Clients will be eligible to claim for Trip Cancellation

Travel advisory in place for their destination at time of booking the trip

- Clients will not be eligible to claim for Trip Cancellation if they booked their trip after a travel advisory is issued and their claim is related to the reason for the travel advisory.

For trips booked on or after March 11, 2020:

- COVID-19 is now considered to be a known event for trip cancellation. Therefore, if a trip is booked on or after March 11, 2020, Trip Cancellation benefits are not payable for claims related to COVID-19.

Exception: Trip Cancellation coverage will remain eligible if a client with Trip Cancellation benefits becomes ill due to COVID-19 in Canada before their departure from their province or territory of residence, and needs to cancel their trip as a result.

4. **Will clients be covered should they have to interrupt their trip after departure due to COVID-19? *UPDATED***

For trips booked prior to March 11, 2020:

No travel advisory in place for their destination at time of departure

- Clients will be eligible to claim for Trip Interruption.

Travel advisory in place for their destination at time of departure

- Clients will not be covered for Trip Interruption benefits if they travel outside of Canada after a travel advisory is issued and their claim is related to the reason for the travel advisory.

For trips booked on or after March 11, 2020:

- COVID-19 is now considered to be a known event for trip interruption. Therefore, if a trip is booked on or after March 11, 2020, Trip Interruption benefits are not payable for claims related to COVID-19.

Quarantine

5. **Will clients be covered if they wish to cancel their trip due to some provinces/employers imposing a mandatory quarantine period upon return? *NEW***

This is not a covered reason under Trip Cancellation.

Emergency Hospital & Medical Plans

6. If a client has an Emergency Hospital & Medical plan are they covered for COVID-19 if travelling outside of Canada? ***UPDATED***

No travel advisory in place for their destination at time of departure

- Emergency medical treatment related to COVID-19 will be payable subject to the terms and conditions of the policy.

Travel advisory in place for their destination at time of departure

- Emergency medical treatment related to COVID-19 will not be payable. All other medical treatment is payable subject to the terms and conditions of the policy.

Note: For Canadians travelling within Canada, provided at the time of departure the Government of Canada has not issued an advisory to “avoid all travel” or “avoid non-essential travel” to the client’s Canadian destination(s), emergency medical treatment related to COVID-19 will be payable subject to the terms and conditions of the policy.

7. What if clients are at destination and cannot return home prior to the expiry date of their policy? ***UPDATED***

Clients can purchase a new Emergency Hospital & Medical Plan. If a travel advisory related to COVID-19 is in effect for their destination on the effective date of the new policy, emergency medical treatment related to COVID-19 will not be payable. All other medical treatment is payable subject to the terms and conditions of the policy.

Please refer to Extending Your Trip section of the policy for full details.

Visitors/Student/Inpatriates to Canada

8. Are clients covered if they contract COVID-19 in Canada? ***UPDATED***

Claims related to COVID-19 are eligible as long as the client met the eligibility criteria for the policy and was not experiencing any symptoms on their effective date. All claims are subject to the terms, conditions and limitations of the policy.

Note: If a client travels outside of Canada while a travel advisory is in effect for their destination, emergency medical treatment related to COVID-19 will not be payable. All other medical treatment is payable subject to the terms and conditions of the policy.

Canadian Expatriates

9. **As per exclusion EXP20, clients have 5 days to leave their destination if a travel advisory is issued while already there. What if clients cannot leave due to travel ban?**

For existing Canadian Expatriate clients (with active policies or renewing policies that have not yet expired), Allianz Global Assistance will issue an endorsement which extends all coverage, including COVID-19, if the client remains in their location. This endorsement will allow coverage to continue until the expiry of the COVID-19 related global travel advisory issued by Global Affairs Canada. Agents will need to contact Agency Services to obtain the endorsement.

For new Canadian Expatriate clients, an endorsement will also be available to amend the policy to remove the 5-day requirement to return home. However, coverage will not be provided for any sickness or injury related directly or indirectly to COVID-19. Agents will need to contact Agency Services to obtain the endorsement.

In all instances, upon expiry of the Global Travel advisory for COVID-19, exclusion EXP20 will revert to the original policy wording.

Cancellations and Changes

10. **I issued a policy to cover my client's deposit on a trip booked prior to the Government of Canada's "avoid all travel" or "avoid non-essential travel" travel advisories. What if final payment is due after these travel advisories?**

Benefits are limited to the non-refundable insured amounts assessed by the travel supplier on the date the travel advisory was issued. Regardless of the date the trip is cancelled, clients will only be reimbursed for non-refundable trip costs they insured *prior to any travel advisory coming into effect*.

11. **My client purchased their policy prior to any travel advisories coming into effect. If I change their travel dates after a travel advisory is in effect, will they still have Trip Cancellation and Trip Interruption benefits should the advisory still be in place on their new travel dates?**

As long as your client purchased the original policy before the Government of Canada issued an advisory to "avoid all travel" or "avoid non-essential travel" to their destination they will be entitled to cancellation benefits.

If the travel advisory is still in place on their new departure date, they will not be entitled to any Trip Interruption benefits.

Refunds and Credits

12. Can my client apply for a refund of their policy?

Please have your client review their policy to ensure it meets their needs. Clients have up to 10 days after purchase to return their policy for a full refund, provided they have not departed on their trip and a claim has not incurred. Please refer to the Premium Refund section of the policy for full details.

13. If my client's travel supplier provides a future travel credit (FTC), can they decline it and submit a claim? ***UPDATED***

Yes, a client can submit a Trip Cancellation claim under their policy if they choose to decline a future travel credit.

While we understand that clients with Trip Cancellation benefits have the option to claim reimbursement for all prepaid insured travel arrangements, we ask that you encourage clients to accept future travel credits. We are optimistic that travel will resume as normal once the COVID-19 outbreak is controlled.

For any client who accepts a credit while the global advisory remains in place, should that client not be able to travel on their rescheduled trip for any reason, we will accept their Trip Cancellation claim upon cancellation of their rescheduled trip. We want clients to feel at ease accepting credits, knowing that Allianz Global Assistance will secure their future travel plans.

However, for clients who do want to submit a claim for Trip Cancellation at this time, as per our standard claims process, the client will need to provide evidence to substantiate that they have declined a credit.

We are asking that when clients decline future travel credits, they complete a "Waiver of Future Travel Credit Form" if they are unable to provide documentation from the travel supplier that confirms that they have forfeited their credit. A copy of the waiver will be made available on the quicktic sales resource tab. The documentation should be submitted along with their completed claim form. Copies of the waivers will subsequently be sent by Allianz Global Assistance to travel suppliers informing them that those clients have been reimbursed under their insurance policies.

Note:

- As some travel suppliers and airlines are now offering their clients refunds vs future travel credits, when you are assisting your client with a possible insurance claim, please check with the travel supplier to ensure there is no refund available for your clients' cancelled booking with the supplier.
- Allianz Global Assistance administers travel insurance across a range of distribution channels and partners. The coverage clarifications outlined above apply only to products offered by Allianz Global Assistance through our Broker partners. If your clients ask you for assistance with an Allianz Global Assistance product or policy that you do not distribute please refer them back to their distributor for assistance.

14. **If a client wishes to accept the future travel credit and book now for a later date, what is the process?**

Please contact Agency Services at 1-800-465-4279 to update the policy to reflect the new travel dates.

15. **If a client wishes to accept the future travel credit now but not book yet, can they cancel their existing travel insurance policy?**

Yes, their existing policy can be cancelled and their insurance premium will be refunded provided there are no claims paid or pending.

Please contact Agency Services at 1-800-465-4279 should you have any additional questions.

Travel Insurance COVID-19 Coverage for Broker Issued Policies

Canadians Travelling Internationally

Scenario	Government of Canada travel advisory in place for destination and COVID-19 is a known event*			Trip Interruption	Trip Cancellation	Trip Interruption
	Emergency Hospital and Medical	Trip Cancellation	Emergency Hospital and Medical			
Policy issued prior to March 11, 2020	Covered ONLY IF departure date was before a travel advisory was issued.	Covered	Covered ONLY IF departure date was before a travel advisory was issued.	Covered	Covered	Covered
Policy issued on or after March 11, 2020	Not covered	Cancellation due to a travel advisory related to COVID-19 is <u>not covered</u> . Exception: Covered if traveller contracts COVID-19 in home province prior to their trip.	Interruption due to a travel advisory related to COVID-19 is <u>not covered</u> .	Covered	Covered if traveller contracts COVID-19 in home province prior to their trip.	Not covered

Canadians Travelling within Canada (Domestic Travel)

Scenario	No government of Canada travel advisories for travel within Canada and COVID-19 is a known event			Trip Interruption
	Emergency Hospital and Medical	Trip Cancellation	Trip Interruption	
Policy issued prior to or after March 11, 2020	Covered	Covered if traveller contracts COVID-19 in home province prior to their trip.	Covered if traveller contracts COVID-19 in home province prior to their trip.	Not covered

Visitors to Canada, International Students and Inpatient Insurance Plans

Scenario	Emergency Hospital and Medical		
	Travel within Canada: No government of Canada travel advisories for travel within Canada	Covered	
Travel Outside Canada: Government of Canada travel advisory in place for destination	Not covered		
Travel Outside of Canada: No Government of Canada travel advisory for destination	Covered		

*Effective March 11, 2020 Allianz Global Assistance declared COVID-19 as a known event for Trip Cancellation and Trip Interruption.

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Please note: Allianz Global Assistance administers travel insurance across a range of distribution channels and partners. The coverage clarifications outlined apply only to products offered by Allianz Global Assistance through our Broker partners.

Please read our COVID-19 FAQs for further clarifications on coverage and processes including expatriate policies.

If you have any additional questions or require assistance, please contact Agency Services at 1-800-465-4279.

Travel insurance does not cover everything. All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the policy. For complete terms, conditions, limitations and exclusions, please refer to the policy. Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc.

Global Assistance

Allianz