

## COVID-19 Insurance and Assistance Plan FAQ

### Allianz Global Assistance Canada

**Effective Date:**  
**January 7, 2021**

**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 the COVID-19 Insurance and Assistance Plan offered by Allianz Global Assistance through our Broker and Travel Agency 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.

### COVID-19 Insurance and Assistance Plan

**As borders and travel destinations start to open up, your clients can explore with confidence knowing that they have the option to purchase travel protection for emergency medical and quarantine costs related to COVID-19 while travelling.**

#### 1. What is the COVID-19 Insurance and Assistance Plan?

The COVID-19 Insurance and Assistance Plan is an insurance plan that covers **emergency medical and quarantine expenses** related to COVID-19 if your clients test positive for COVID-19 while travelling. This plan is an ideal complement to our Emergency Hospital and Medical and All-inclusive plans.

The COVID-19 Insurance and Assistance Plan 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.

## 2. What does the COVID-19 Insurance and Assistance Plan cover?

This plan offers benefits for **emergency medical and quarantine expenses** related to COVID-19 if your clients test positive while travelling. The following chart provides a simple overview of the benefits. Please read the policy for full details.

Policy Maximum: \$1,000,000 per insured person per trip	
<b>COVID-19 EMERGENCY HOSPITAL &amp; MEDICAL INSURANCE COVERAGE</b>	
Benefit	Benefit Limits – in Canadian dollars
<b>EMERGENCY TREATMENT</b> Medical expenses related to the treatment of COVID-19 after receiving a positive COVID-19 test.	<ul style="list-style-type: none"> <li>Up to policy maximum</li> <li>Out-of-pocket expenses: \$500</li> </ul>
<b>TRANSPORTATION</b> Expenses incurred for transportation to the nearest appropriate medical facility or to a Canadian hospital if an insured tests positive for COVID-19 while on their trip.	<ul style="list-style-type: none"> <li>Up to policy maximum</li> </ul>
<b>RETURN OF TRAVEL COMPANION</b> If an insured is quarantined, hospitalized or repatriated, this benefit is for expenses to transport a travel companion and dependent children back to their home.	<ul style="list-style-type: none"> <li>Up to policy maximum</li> </ul>
<b>EXPENSES IN THE EVENT OF YOUR DEATH</b> If death occurs due to COVID-19 while abroad, this benefit covers the preparation and transportation of remains to the insured's province or territory of residence.	<ul style="list-style-type: none"> <li>\$5,000</li> </ul>
<b>COVID-19 TRIP INTERRUPTION INSURANCE COVERAGE</b>	
Benefit	Benefit Limits – in Canadian dollars
<b>QUARANTINE MEALS &amp; ACCOMMODATION</b> Expenses if an insured is placed in individual quarantine during their trip due to a positive COVID-19 test.	<ul style="list-style-type: none"> <li>Per person: \$150 per day to a maximum of \$2,100</li> </ul>
<b>DENIED BOARDING</b> If on a return trip home, an insured is denied boarding due to a COVID-19 screening, this benefit is for unexpected expenses incurred as a result of the delay.	<ul style="list-style-type: none"> <li>Per person: \$300</li> </ul>
USA and non-USA rates available Ideal complement to travel insurance plans that exclude COVID-19 coverage	

The COVID-19 Insurance and Assistance Plan 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.

### 3. Who is eligible for the COVID-19 Insurance and Assistance Plan?

Clients are eligible for coverage if they:

- are a Canadian resident;
- are at least 15 days old;
- are insured by a Canadian provincial government health insurance plan for the duration of the trip; and
- have purchased their policy prior to departing on their trip or, if purchasing an extension, before the expiry date of their COVID-19 policy.

For full details on terms, conditions and exclusions, please review the policy which can be found in quicktct under the Sales Resources tab.

Clients should take the time to read the terms and conditions of the policy to understand **what is covered** and more importantly, **what is not covered**.

### 4. How do Government of Canada travel advisories apply to the COVID-19 Insurance and Assistance Plan?

Allianz Global Assistance recommends that Canadians follow all Government of Canada advisories in place. The COVID-19 Insurance and Assistance Plan will be valid for a client's destination in the event a Level 3 advisory is in place on the date of departure. This coverage is not available for cruises or any destination included in your cruise itinerary ship, or destinations with a Level 4 advisory.

As with every trip, clients are encouraged to review and adhere to any Government of Canada travel advisories and understand the risks for their destination.

### 5. When will the plan be available to purchase?

The COVID-19 plan will be available to purchase on October 15, 2020.

### 6. How do I access the plan to offer it to my clients?

The COVID-19 Insurance and Assistance plan is available to sell to your clients via quicktct and our Consumer Sales Centre (Advisor Link).

The COVID-19 Insurance and Assistance Plan 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.

7. **Can I sell the COVID-19 Insurance and Assistance plan without the purchase of an Emergency Hospital and Medical plan or All-inclusive plan?**

Yes, however your clients should be made aware that the COVID-19 plan **only** provides coverage for **emergency medical and quarantine expenses related to COVID-19**. To ensure protection against all other unexpected medical and trip-related emergencies, we highly recommend the purchase of an Emergency Hospital and Medical or All-inclusive plan.

8. **Does my client need to complete a medical questionnaire before purchasing this plan?**

No. The COVID-19 Insurance and Assistance Plan does not require a medical questionnaire.

9. **What if my client already has a Multi-trip plan, do they need to purchase a COVID-19 Insurance and Assistance Plan each time they travel?**

Yes. A Multi-trip plan does **not** cover **emergency medical and quarantine expenses related to COVID-19**. To ensure your client has protection for emergency medical and quarantine expenses related to COVID-19, they must purchase the COVID-19 Insurance and Assistance plan on a per trip basis.

10. **What if my client already has COVID-19 travel insurance coverage elsewhere?**

This plan would act as second payer to any existing plans that cover COVID-19.

11. **What destinations are eligible for coverage under this plan?**

Travel to destinations that have a Level 3 advisory in place on date on departure are eligible for coverage. Destinations with a Level 4 advisory and all cruise travel are not eligible.

12. **Is my client responsible for ensuring this plan meets the entry requirements of all eligible destinations?**

Yes, it is your client's responsibility to ensure that they - and any dependent child(ren) travelling with them - have all the valid entry documents and requirements necessary to enter in, exit from or transit through, each country/region on their itinerary.

The COVID-19 Insurance and Assistance Plan 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.

**13. Can my client purchase this coverage if they're going on a cruise?**

No. This coverage is not available for cruises or any destination included in your client's cruise itinerary.

**14. Can my client purchase the COVID-19 Insurance and Assistance Plan any time before they leave Canada?**

The COVID-19 Insurance and Assistance Plan must be purchased before your client departs on their trip, and up to 240 days in advance.

**15. Can my client who has already departed from Canada buy the COVID-19 Coverage and Assistance Plan?**

Your client must purchase their policy prior to departing on their trip. If they are purchasing an extension, they must do so prior to the expiry date of their COVID-19 policy.

**16. If my client is denied boarding at their *departure point in Canada* because they tested positive for COVID-19, will they be covered with this plan? **\*Updated\*****

No. However, this plan may provide coverage for certain expenses if your client is denied boarding on their return trip.

**17. What happens if my client contracts COVID-19 before they leave on their trip?**

If your client contracts COVID-19 before they leave on their trip, they are not covered if:

- They have not subsequently tested negative for COVID-19 before the effective date of their policy.
- They experienced signs or symptoms of COVID-19 within fourteen (14) days immediately before the effective date of their policy.

**18. What if my client contracts COVID-19 while travelling? How do they get help? Who do they call?**

They should call the Allianz Global Assistance 24/7 emergency assistance line before seeking treatment. Emergency numbers can be found in the policy documents.

The COVID-19 Insurance and Assistance Plan 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.

**19. What information / documents do you need from my clients if they have tested positive for COVID-19 while they are on their trip?**

The following documents and information are required when contacting Allianz Global Assistance for COVID-19 assistance:

- a) Positive COVID-19 test result dated after the first day of travel; and
- b) Client email address and contact number where they can be reached, and the details of family or friends assisting them.

**20. Does the Quarantine Meals & Accommodation benefit apply to all clients insured under the same policy?**

The Quarantine Meals & Accommodation benefit under this policy only applies to the individuals who have tested positive for COVID-19 while on their applicable trip.

**21. If my client is unable to return home on their scheduled departure date, will the policy be automatically extended?**

If your client is quarantined, hospitalized, denied boarding or their common carrier is delayed, coverage may be automatically extended. Please refer to the Automatic Extension of Coverage section in the policy for more information.

**22. What if my client has a medical emergency *not* related to COVID-19 while travelling?**

Medical emergencies unrelated to COVID-19 are not covered under this plan. For protection against other medical emergencies, travellers should purchase an Emergency Hospital & Medical or All-inclusive plan.

**23. If my client no longer requires this coverage, can they receive a refund?**

Your client can request a refund provided they:

- a) cancel their policy prior to departing on their trip; or
- b) they return to their province or territory of residence before the expiry date of their policy and a claim has not been incurred (partial refund).

The COVID-19 Insurance and Assistance Plan 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.

**24. How does the COVID-19 Insurance and Assistance Plan work if my client has a pre-existing condition?**

The only pre-existing condition that applies to the COVID-19 Insurance and Assistance Plan is specific to positive COVID-19 results prior to travel. For full detail on terms, conditions and exclusions, please review the policy.

The COVID-19 Plan is intended to cover medical costs associated with COVID-19. If a client's treating physician reasonably believes their pre-existing condition is being aggravated by COVID-19, or they develop a medical condition caused by COVID-19, the COVID-19 Plan may cover applicable medical expenses subject to all terms and conditions of the policy.

**25. Is the cost of my client's COVID-19 test performed at their destination covered?**

The COVID-19 test will be covered only if your client tests positive and they have an eligible quarantine or medical expense as a result. Elective COVID-19 tests will not be covered.

**26. In the event of a claim, will my client have to pay out-of-pocket for any medical treatment or quarantine expenses?**

Your client must receive pre-approval from Allianz Global Assistance before incurring any expenses for medical treatment or quarantine charges after testing positive for COVID-19. Allianz Global Assistance is available 24/7 to support your client and provide the care and assistance they need.

We will make every attempt to settle directly with the hospital, clinic, medical facility or any other establishment for eligible expenses under the COVID-19 Insurance and Assistance Plan. Despite our best efforts, we cannot always arrange direct billing and your client may have to submit a claim for reimbursement.

**Remind your clients to keep everything! This includes all original receipts, records, invoices, itineraries and supporting documentation related to their quarantine and medical expenses. They will need them when submitting a claim.**

*Note: All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the policy.*

**27. Does the COVID-19 Insurance and Assistance Plan cover the costs of mandatory quarantine at a destination, which requires a quarantine for all arriving Canadians even without a positive COVID-19 test?**

No.

The COVID-19 Insurance and Assistance Plan 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.

## Update

Starting on January 7, 2021, all air passengers five years of age or older, including Canadians, will be required to show a negative PCR test result taken within 72 hours prior to boarding their scheduled departure to Canada. Please visit <https://travel.gc.ca/travelling/advisories> for more information.

### **28. Is the cost of the PCR test covered under the Covid-19 Insurance & Assistance Plan?**

If the test results come back negative, the cost for the PCR test is not covered under the Covid-19 Insurance & Assistance Plan. If the test results come back positive, the cost of the test and resulting medical and quarantine costs will be covered subject to the terms and conditions of the policy.

### **29. Is my client entitled to the Denied Boarding benefit if they are denied boarding as a result of failing to provide proof of a negative PCR test result?**

The denied boarding benefit does not provide benefits if a client fails to provide proof of a negative PCR test result prior to boarding.

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