



Press release

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Hurricane Dorian heads to Florida – Allianz reminds Canadians to check their travel insurance

With Hurricane Dorian approaching south-central Florida this weekend, Canadians should know what to do if their vacation destination is hit by a natural disaster.

Allianz Global Assistance Canada, a leading provider of travel insurance and assistance services, stresses the importance of protecting yourself before you even leave on your vacation.

“In the case of hurricanes, that timing is crucial,” says Dan Keon, Vice President, Market Management, Allianz Global Assistance Canada. “If you want to protect your investment with trip cancellation coverage, you need to purchase your travel insurance at the same time you book your trip. Once a storm is named, it’s then considered a known event, so policies purchased after that are no longer applicable. On the other hand, trip cancellation coverage purchased in advance of hurricanes developing may reimburse you for your non-refundable costs if you have to cancel as a result before you leave, or for unexpected expenses if you’re stuck in the destination and can’t return home as planned due to the weather or the destruction it has caused.”

Atlantic hurricane season officially runs until the end of November, posing a potential threat to Canadians who may be travelling to the Caribbean or southeastern U.S. The National Oceanic and Atmospheric Administration (NOAA) predicts that the 2019 season will bring up to 15 named storms, with up to eight developing into hurricanes, Dorian among them.

“Allianz assisted Canadians who were affected by the hurricanes last year,” adds Keon. “Although their vacations were not as pleasant as they planned, at least they were not burdened by additional expenses which were covered by their travel insurance.”

Hurricanes and other natural disasters are not the only concerns travellers should be aware of before they book. Keon advises Canadians to closely monitor federal government travel advisories to avoid being unexpectedly caught in political unrest abroad.

“If the government issues a warning against all travel to a region after you have booked your trip and purchased trip cancellation or interruption insurance, your insurance may cover you if

you cancel your plans,” says Keon. “However, similar to the hurricane example, if an advisory has been issued already before you purchased your travel insurance, it will be considered a known event and no longer eligible as a reason to cancel. That’s why it is so important to check government advisories before you book and purchase travel insurance at the same time.”

The government updates its travel advisories on a daily basis at <https://travel.gc.ca/travelling/advisories>.

“Most Canadians know the importance of getting medical travel insurance before they travel, but they may not be as aware of the importance of trip cancellation and interruption insurance to help prevent a major financial loss, particularly with the recent increase in unpredictable weather and political unrest,” Keon adds. “Most trip cancellation plans include a list of specific situations that are covered as eligible reasons to cancel your trip, so travellers should review their policy of insurance in detail to understand which situations – such as hurricanes and political unrest - are covered, and which aren’t. If any aspects of coverage are unclear, contact your travel insurance provider for more information. Being informed will ensure you understand the full range of coverage available to you while avoiding any surprises should you need to claim.”

Allianz Canada receives more than 2-million calls for assistance each year. Travellers can also download the Allianz TripWise app to access needed assistance during a storm or cultural upheaval. TripWise will also help with medical emergencies such as finding the closest Allianz-reviewed local healthcare provider with the phone number, address and website. The app includes 2,000 hospitals in 129 countries.

Allianz Global Assistance (Canada)

For 30 years, Allianz Global Assistance has supported travelling Canadians when they need it most with value-added travel insurance and assistance services. More than 800 employees support long-term partnerships with some of the best known brands in the travel and financial services markets. Allianz Global Assistance also serves as an outsource provider for in-bound call centre services and claims administration for health insurers, property and casualty insurers and credit card companies. Allianz Global Assistance is a specialist brand of Allianz Partners for assistance and travel insurance, and is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. For more information, visit www.allianz-assistance.ca.

Allianz Partners

Dedicated to bringing global protection and care, Allianz Partners is the B2B2C leader in assistance and insurance solutions in the following areas of expertise: assistance, international health & life, automotive and travel insurance. These solutions, which are a unique combination of insurance, service and technology, are available to business partners or via direct and digital channels under four commercial brands: Allianz Assistance, Allianz Care, Allianz Automotive and Allianz Travel. This global family of over 19,000 employees is present in 78 countries, speaks 70 languages and handles 54 million cases per year, protecting customers

and employees on all continents. For more information, please visit: www.allianz-partners.com.

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