



It is very important to consult the Canadian government's Department of Foreign Affairs and International Trade website to stay informed at: travel.gc.ca/travel/warnings. Canada or your destination, may be subject to restrictions. Travel Advice and Advisories are the official source of information for AIG Travel Insurance of Canada and the Major Plan.

Due to the current and on-going concerns regarding COVID-19, Major Plan wishes to inform you of the policies and guidelines for travel insurance.

Emergency Health Coverage

— Emergency medical coverage **is applicable:**

- To cover the immediate need to seek medical attention for an injury resulting from an unintentional and unforeseen, illness or infection that occurs during the trip.
- Anywhere in the world and at any time, except in countries sanctioned by the United States.

— Emergency medical coverage **is applicable:**

- For a pre-existing condition. A pre-existing condition is a pathological or physical problem, symptom or illness of any kind for which treatment has been sought or for which an ordinarily prudent person would have sought treatment for within 90 days prior to departure date unless such condition was stable and controlled.

Trip Cancellation and Interruption Coverage

— Trip cancellation coverage **is applicable:**

- If at the time of travel purchase the travel advisory status was "Exercise normal security precautions" or "Exercise a high degree of caution" and prior to departure a travel advisory advisory to "Avoid non-essential travel" or "Avoid all travel".
- Due to illness, injury or death of the insured person. With respect to sickness and injury, the severity and acuteness of the condition must be so disabling that it becomes reasonable to cancel the trip upon medical recommendation.
- Due to illness or injury of an immediate family member. The medical condition of the immediate family member must be life-threatening.
- Due to the death of an immediate family member within 30 days of departure..

— Trip cancellation coverage **is not applicable:**

- If at the time of travel purchase the travel advisory status was "Avoid all non-essential travel" or "Avoid all travel".



— **Trip interruption coverage is applicable:**

- For unused expenses incurred as a result of a quarantine extending an out-of-province stay within the contracted maximums, if at the time of departure the travel advisory status was "Exercise normal security precautions" or "Exercise a high degree of caution".
- For additional expenses incurred by early return due to trip interruption following a change in travel advisory status, if at the time of departure the travel advisory status was "Exercise normal security precautions" or "Exercise a high degree of caution".
- Due to illness, injury or death of the covered person. With respect to the illness and injury the severity and acuteness of the condition must be so disabling that it becomes reasonable to cancel the trip upon medical recommendation.
- Due to illness or injury of an immediate family member. The medical condition of the immediate family member must be life-threatening.
- Due to the death of an immediate family member.

— **Trip interruption coverage is not applicable:**

- If at the time of travel purchase the travel advisory status was "Avoid all non-essential travel" or "Avoid all travel".

How to submit a claim :

- ① Contact your tour operator and/or carrier to find out what compensation you are eligible for trip cancellation or postponement.
- ② Contact AIG Travel Insurance of Canada at 1-877-207-5018 or assistance@globalexcel.com. Visit <https://www.globalexcel.com/> for more details.

When in doubt, do not hesitate to submit your claim for evaluation to the insurer.

FAQ COVID-19

What Happens If I catch Covid-19 during my trip?

You are covered if emergency medical care is required during your trip, even if the Canadian government has issued an "Avoid Non-Essential Travel" recommendation. Government has issued an "Avoid all non-essential travel" recommendation.

What happens If I miss my flight caused by a positive Covid-19 test (eg. PCR and Antibody testing)?

Prior to departure, trip cancellation coverage only covers health situations upon medical referral from a physician. A positive PCR test result does not qualify for a claim under the Trip Cancellation policy.

After departure, quarantine, isolation, and extended stay related to a positive or suspected test result are not covered.

What happens if I personally decide to cancel my trip?

Expenses incurred will not be reimbursed by the insurer.

Please note that as the Covid-19 situation continues to evolve and change, Major Plan will continue to pro-actively assess the situation and to determine necessary and effective strategies during these uncertain times. This information may be updated as the situation evolves and you will be advised of any changes.



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