



Coronavirus (COVID-19) now considered a “known issue” by an increasing number of travel insurers

Canadian Association of Blue Cross® Plans confirms change pertaining to Coronavirus (COVID-19) policy for trip cancellation effective March 12, 2020.

March 11, 2020 — Canadian Association of Blue Cross® Plans are advising of eligibility restrictions for trip cancellation coverage provided through its travel insurance policies regarding the Coronavirus (COVID-19) pandemic. They confirm that the pandemic of the Coronavirus (COVID-19) is now considered a “known issue”. Effective March 12, 2020, the Coronavirus (COVID-19) is no longer an unknown risk when customers purchase trip cancellation with their travel insurance. This information applies to individual personal policies ONLY and does not apply to group employer policies.

Travel insurance including trip cancellation coverage purchased prior to this date covers cancellations due to the Coronavirus (COVID-19) pandemic for destinations that were not already excluded, as it was an unknown risk at the time of purchase.

In just a few weeks, the Coronavirus (COVID-19) pandemic became a major public health issue across the globe. Blue Cross sympathizes with and understands the concern of the general population and of travellers, as we count a growing number of cases and increasingly restrictive preventive measures. Customers who planned and paid for their travel arrangements before this situation became a “known issue” can be reassured that their coverage remains in place and that they will be provided the assistance they require, as part of their policy.

As coverage and exclusions vary across these types of plans, the Association recommends customers to review their policy booklet and take note of the plan and travel benefit exclusions.

Tips for travellers protected by an individual Blue Cross trip cancellation or interruption insurance:

- In general, trip cancellation or interruption insurance does not cover risks related to destinations covered by a Canadian government advisory to “avoid all travel” or “avoid non-essential travel” at the time of purchase. This includes specific regions or the recent warnings about cruises. It means that customers who purchased a trip and an insurance policy before such official warning are covered but those who purchased their trip after are not.
- Travel insurance that includes trip cancellation coverage purchased with Blue Cross on March 11, 2020 or earlier still covers cancellations for any future advisories regarding the Coronavirus (COVID-19), for the destinations that were not already excluded (part of an “avoid all travel” or “avoid non-essential travel” advisory).

- Travel insurance that includes trip cancellation coverage purchased with Blue Cross as of March 12, 2020 or after does not cover cancellations due to the pandemic of the Coronavirus (COVID-19) even if an advisory was not in place at the time of purchase.
- For annual travel insurance policies including trip cancellation, only trips purchased and paid for until March 11, 2020 will be covered.

Now, more than ever, customers should consider purchasing travel insurance and verify the terms and conditions of coverage as insurance excludes known situations or conditions. Although Coronavirus (COVID-19) is a known situation, purchasing travel insurance including emergency medical, cancellation and interruption still provides valuable protection for other unknown risks.

About Blue Cross

As Canada's leading benefits provider, Blue Cross delivers health and travel coverage to more than seven million Canadians. The members of the Canadian Association of Blue Cross Plans are the six independent Blue Cross plans operating in all regions across the country.

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Source: Blue Cross

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