



Canadians aren't
travelling less:
They're travelling
smarter with AI

2026 Blue Cross Travel Study





Canadians are changing
the way they plan travel.

Many now turn to tools
like artificial intelligence
(AI) to plan cost-effective
trips and pair it with travel
insurance to safeguard
their experiences.

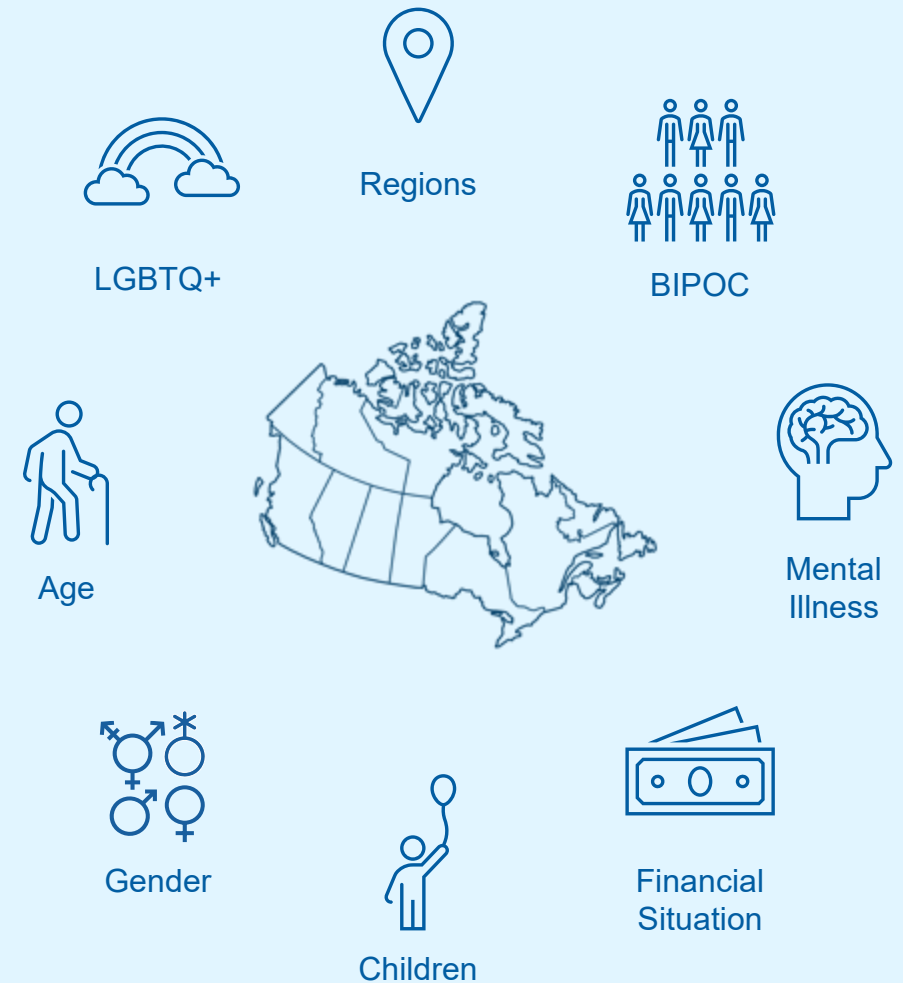


Methodology

To create the 2026 Blue Cross Travel Study, Research + Knowledge = Insight, an independent research company, conducted an online survey in October 2025 to gauge travel intentions for 2026.

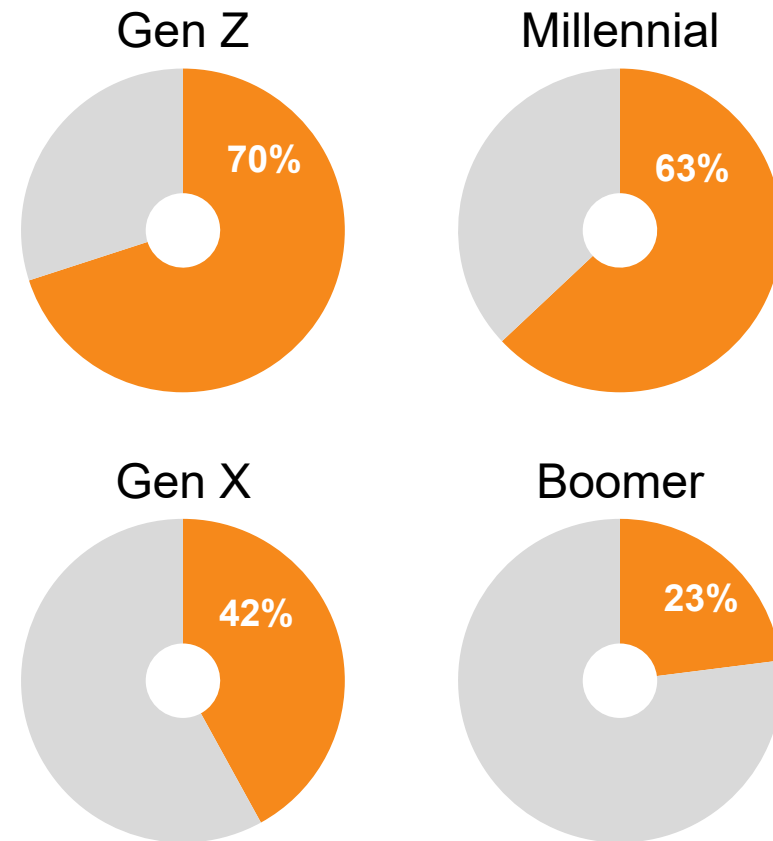
The comprehensive sample for this survey included 2,049 adult Canadians who have either travelled in the past 12 months or plan to travel in the next 12 months, or both. Eight key demographic measures (pictured to the right) were measured.

The Study has a margin of error of plus or minus 2%, 19 times out of 20.



AI is reshaping planning

Canadians of all generations are using tools like AI to help them make informed decisions:

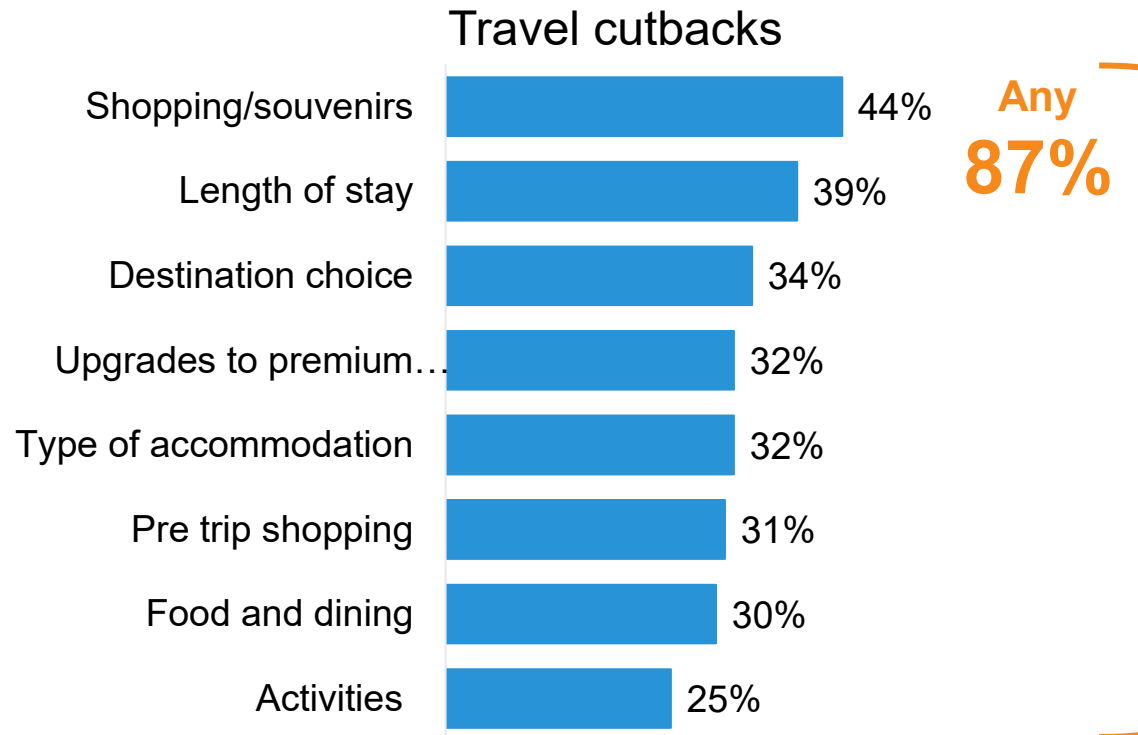


7. Have you ever used AI (artificial intelligence) for any of the following planning any of your trips?



Saving on travel expenses

The majority (87%) of Canadians are cutting back on some travel expenses, with AI playing a pivotal role in identifying cost-effective alternatives:



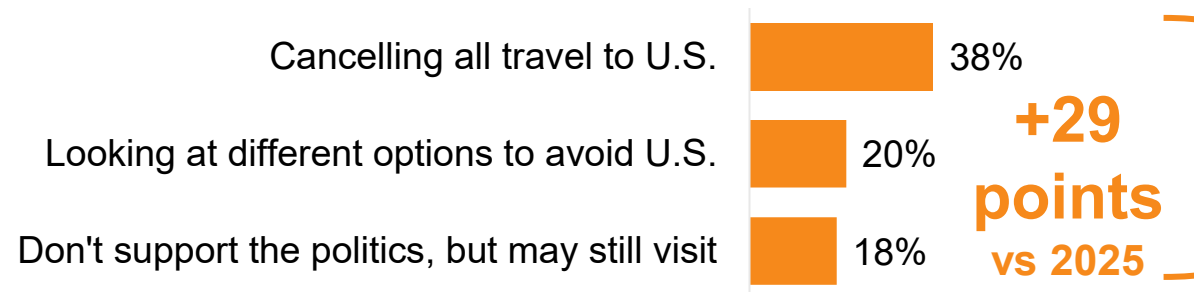
11. When faced with higher travel costs, which of the following are you most likely to cut back on?



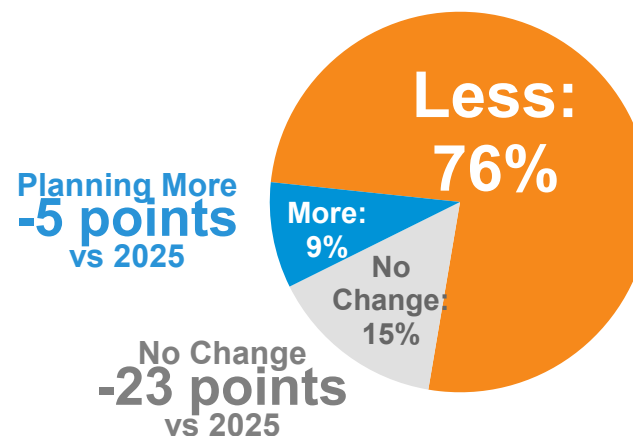


U.S. travel intentions drop

The political situation in the United States impacts Canadians' plans to visit with 76% less likely:



Plan to visit the U.S. in N12M

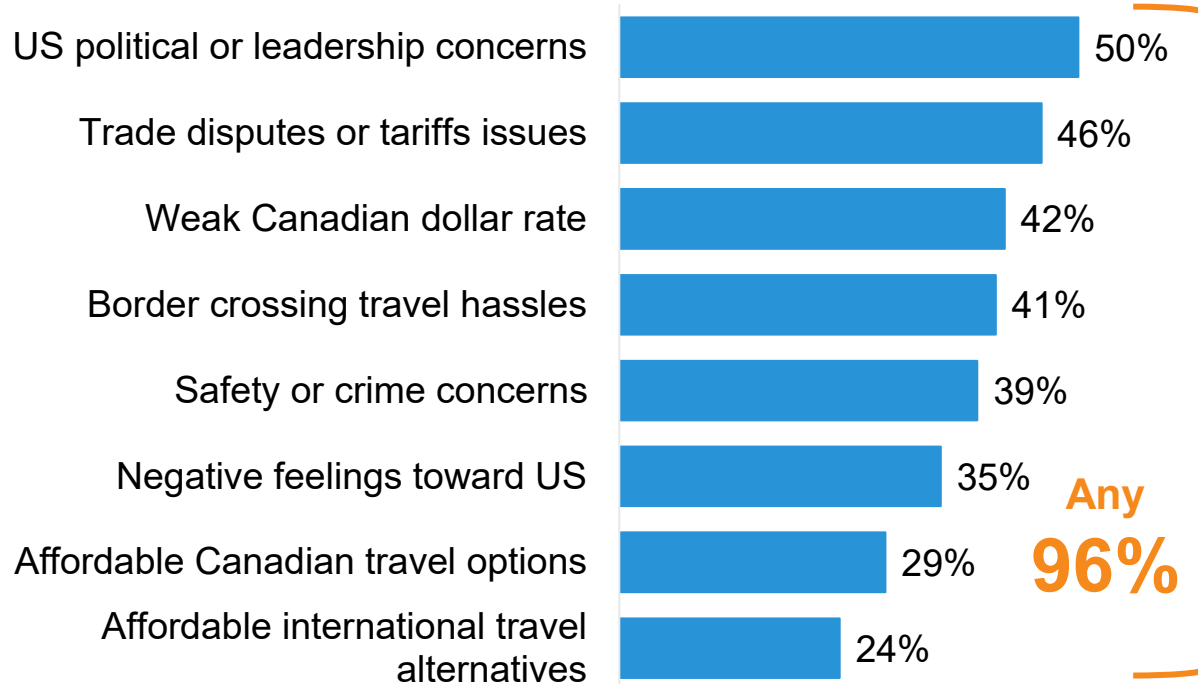


12. Has the political situation in the United States made you more or less likely to travel to the U.S. in the next 12 months?



U.S. travel concerns

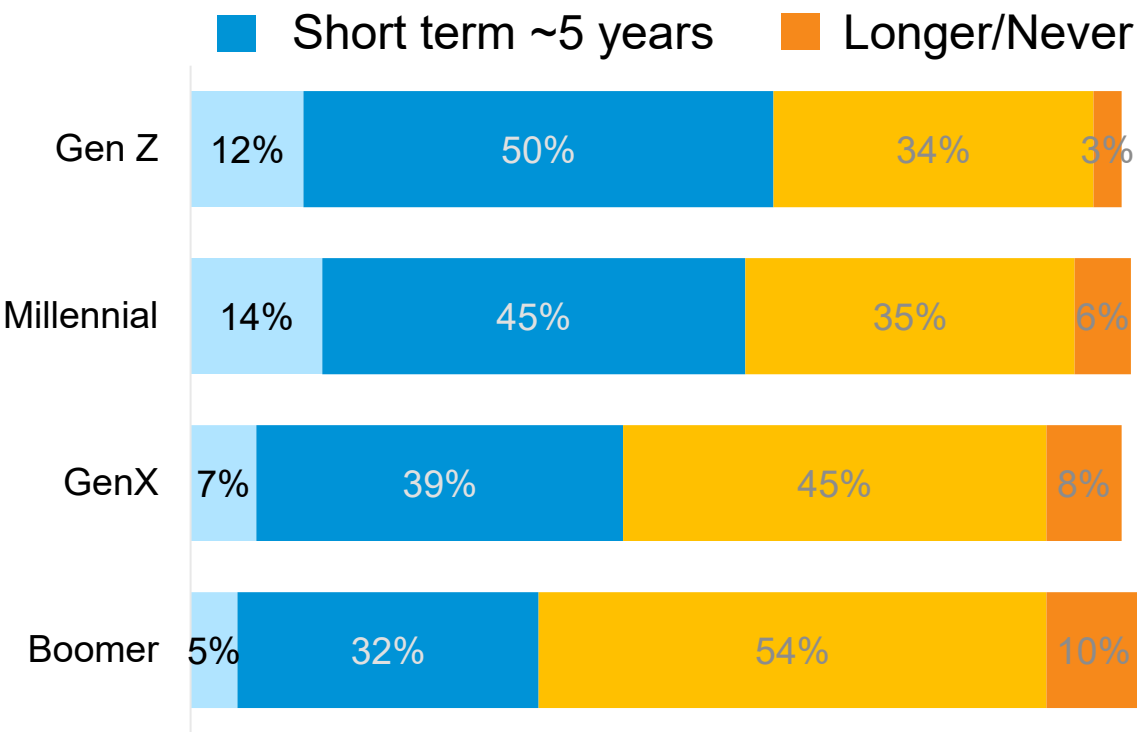
96% of Canadians cite at least one reason that makes them less likely to visit the U.S. in the next 12 months:





Return to U.S. timeframe

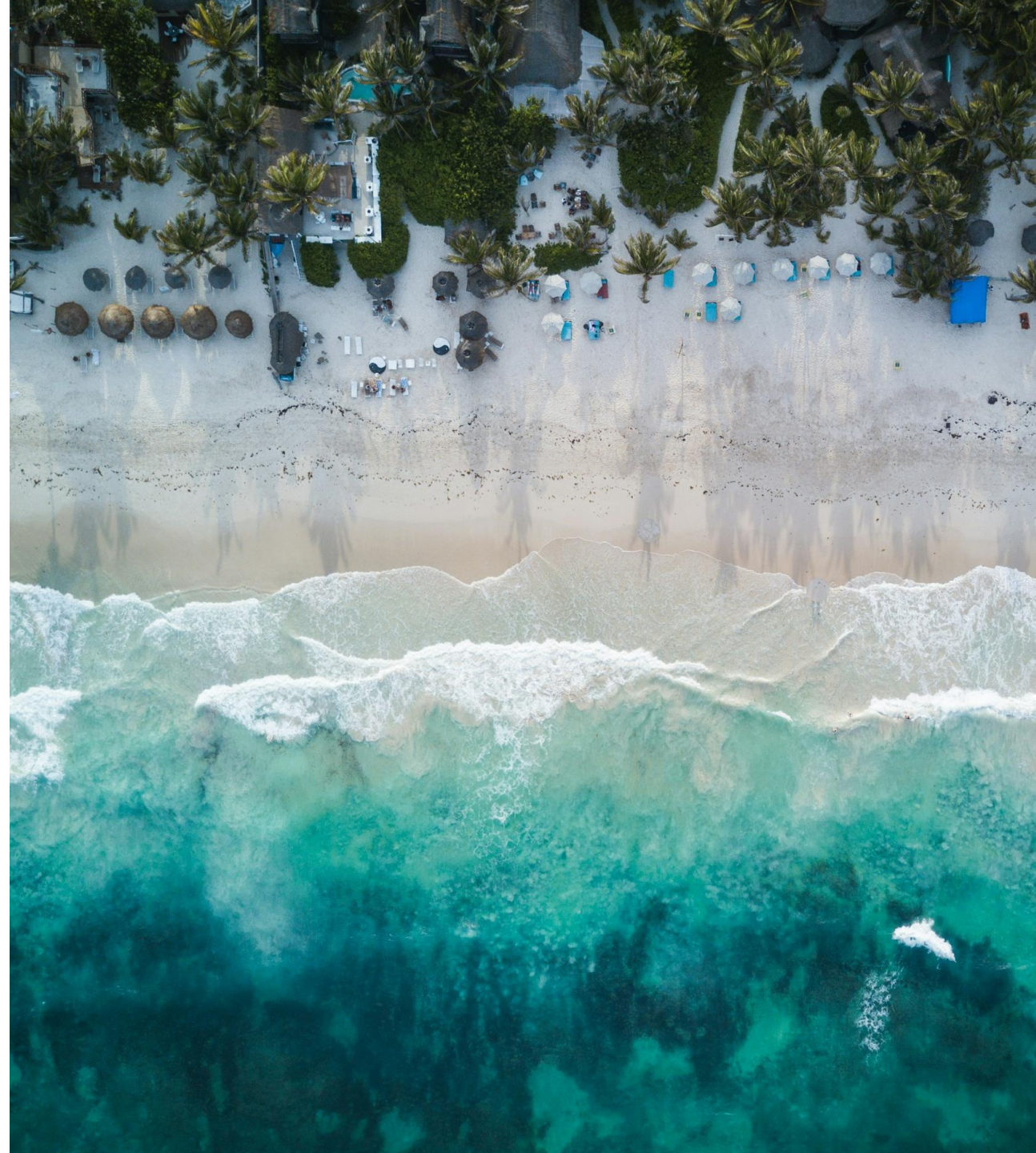
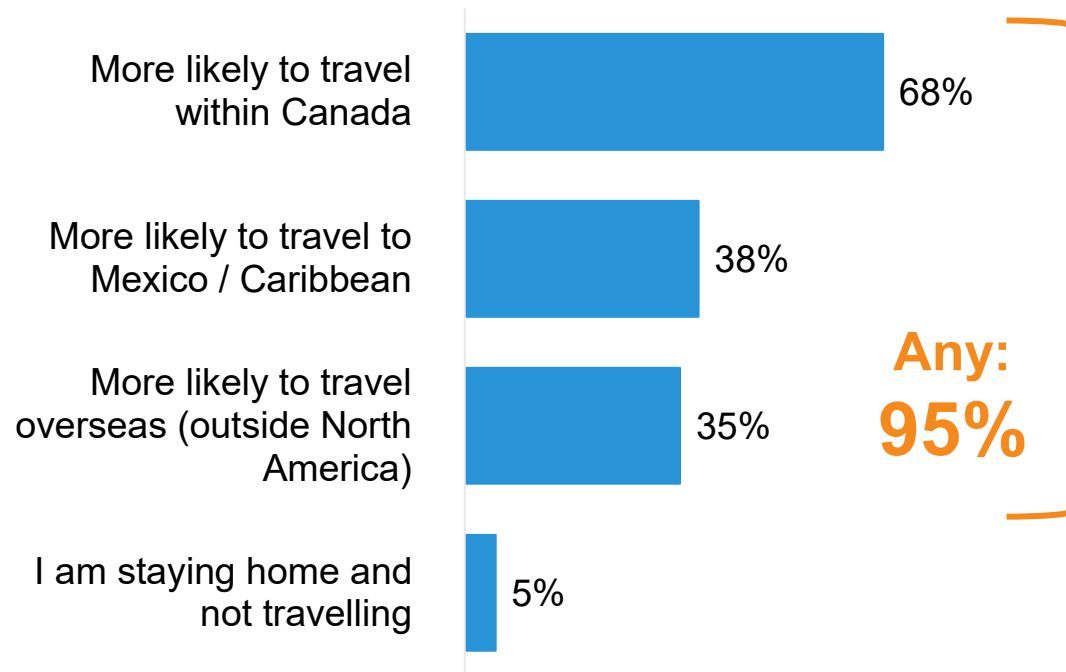
Gen Z shows more optimism, with 62% anticipating a positive shift in sentiment within five years:



Instead of going to U.S.

95% of Canadians who are less likely to visit the U.S. still plan to travel elsewhere:

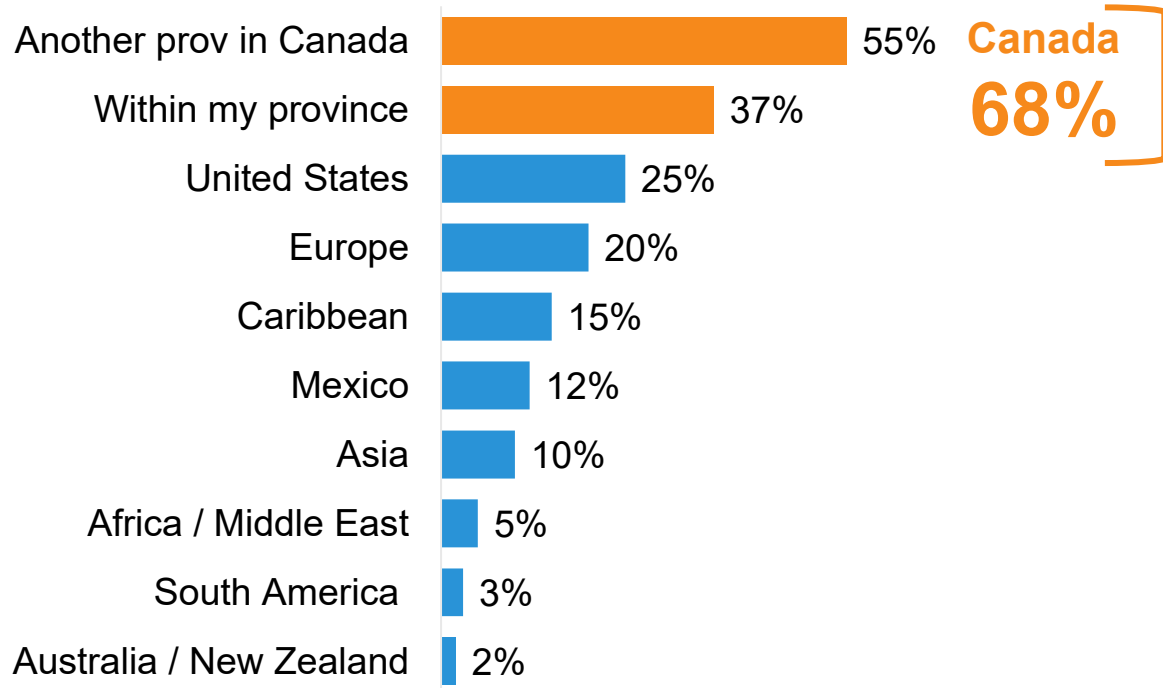
This underscores the determination to travel despite geopolitical and economic challenges.





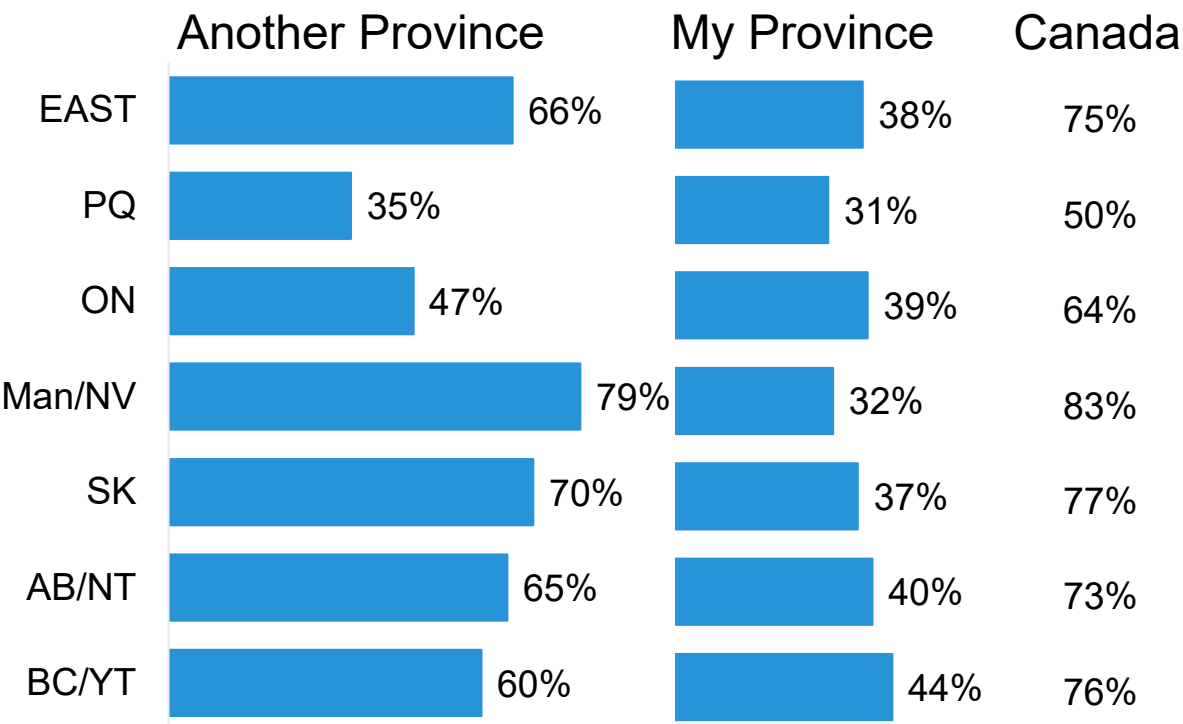
Planned trip destinations

Two thirds, 68% of those travelling in the next 12 months are planning to stay in Canada for at least one of their trips



Regional trip intentions

Quebecers and Ontarians are the least likely to be planning visits to other provinces while Manitobans and Saskatchewanians are the most likely:



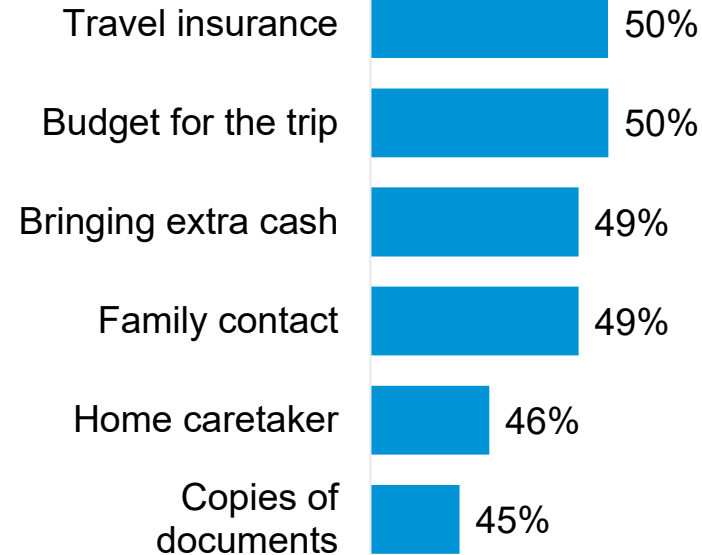
5. Where are you planning to travel in the next 12 months?



Insurance is peace of mind

Travel insurance is cited as a top factor for peace of mind by most Gen X and Boomers, with rising adoption among younger generations:

Gives Peace of Mind



Gen Z 42%
(+3 vs 2025)

Millennial 47%
(+4 vs 2025)

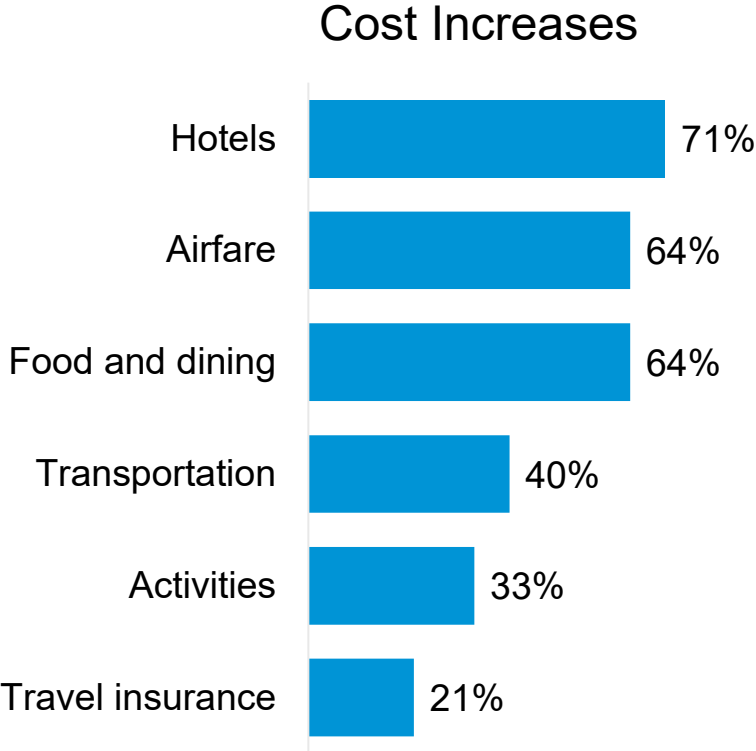
Gen X 53%

Boomer 54%



Costs seen to be rising

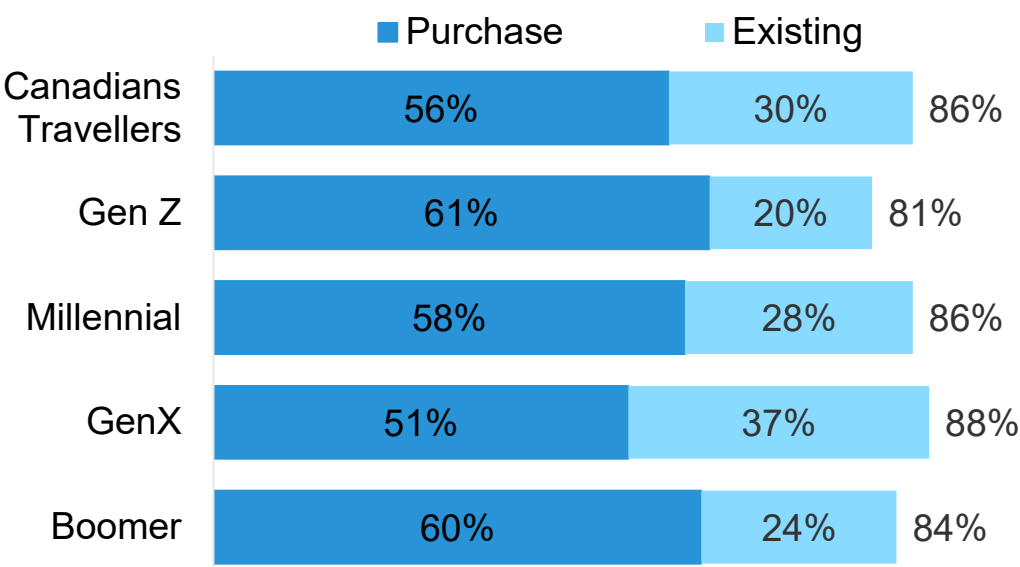
Travel-related costs are perceived to have increased in all areas with these elements seen as going up the most versus prior years:





Most travel while insured

86% of Canadian travellers have travel insurance, reflecting its critical role in protecting against unforeseen disruptions and medical costs abroad:



47%
more likely to purchase travel insurance now
than they were in the past

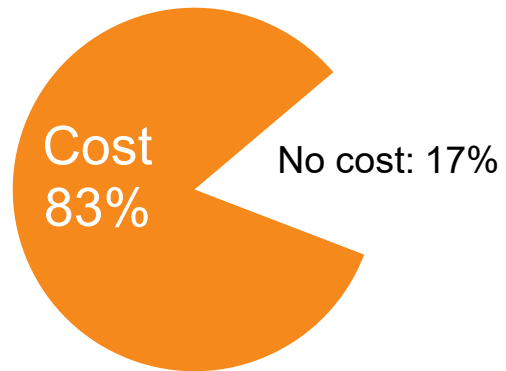
19. Do you purchase travel insurance when planning a trip?
23. When planning trips from now on, would you say that you are...?



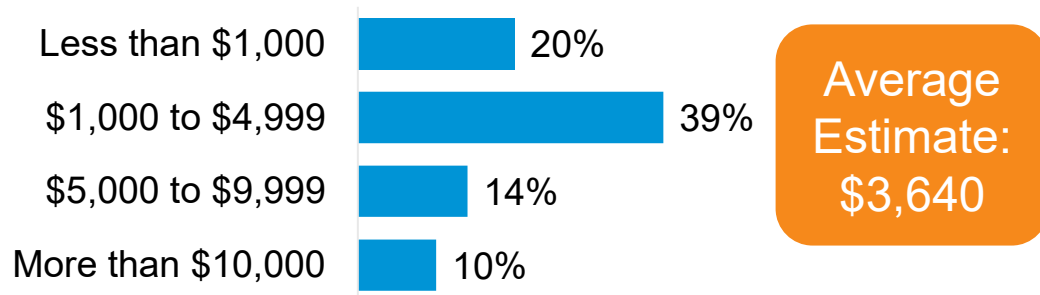
Emergency costs abroad

83% of Canadians recognize that an overnight emergency room stay abroad incurs costs, underscoring the value of travel insurance to mitigate financial risks:

What would it cost to use an emergency room abroad?



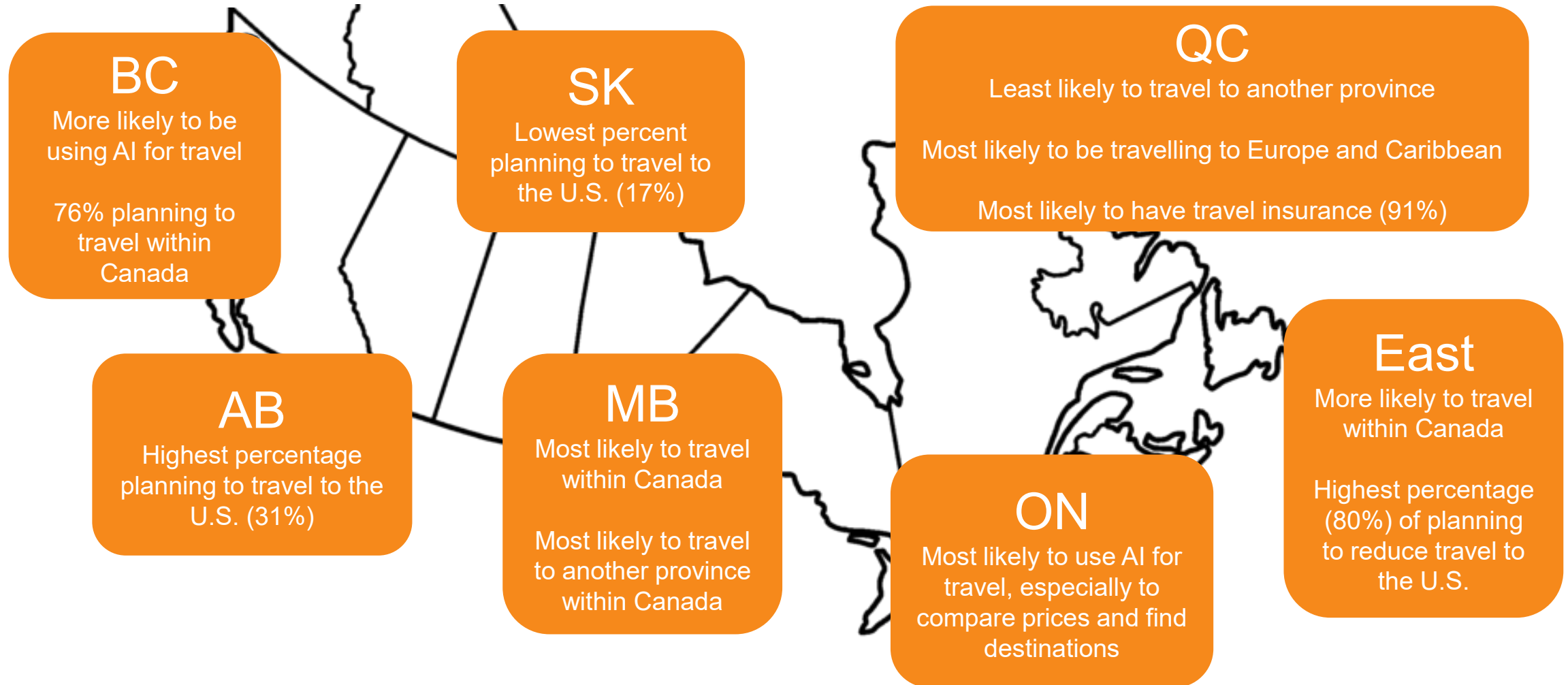
Estimate of 1 Night Stay in Emergency



22. As far as you know, what would be the cost of an overnight stay in an emergency room outside of Canada?



Regional highlights reveal additional perspectives





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bluecross.ca/travelstudy

