

COVID-19 FAQ

Allianz Global Assistance Canada

Effective Date: February 28, 2022

This FAQ document replaces any and all previous versions.

Effective February 28, 2022, the [Government of Canada](#) adjusted its global travel advisory from a Level 3 (avoid non-essential travel) to a Level 2 (exercise a high degree of caution). This means the Government no longer recommends that Canadians avoid travel for non-essential purposes due to COVID-19. The Level 4 travel advisory to avoid all cruise ship travel due to COVID-19 remains in place.

Due to the ongoing COVID-19 pandemic, the Government of Canada may issue travel advisories to avoid non-essential travel (Level 3) or avoid all travel (Level 4) outside of Canada due to COVID-19. These advisories may be issued for all international travel, for specific destinations or for certain types of travel (i.e. cruises). Travel advisories impact travel insurance and are subject to change. They may be issued, lifted, and then reinstated depending on the status of COVID-19 infection rates in Canada and abroad.

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 you when purchasing insurance are not covered.

In order to address your concerns, below are answers to questions about this most recent change to the government travel advisory and the impact on our travel insurance solutions.

In this version you'll find updates on:

- Updates to the COVID-19 Plan quarantine meals and accommodations benefit – question 3
- Treatment of COVID-19 within our standard EHM plans – question 5

Please note: Allianz Global Assistance administers travel insurance across a range of distribution channels and partners. The coverage clarifications outlined below apply only to products offered by Allianz Global Assistance through CUMIS Credit Unions.

Key dates

- March 9, 2020: Level 4 cruise advisory issued by the Government of Canada
- March 11, 2020: World Health Organization (WHO) declares COVID-19 a global pandemic
- March 11, 2020: COVID-19 deemed to be a known event by Allianz Global Assistance for all new policies sold March 11, 2020 and onwards
- March 13, 2020: Level 3 global travel advisory for travel outside of Canada issued by the Government of Canada
- 5:00pm EST, October 21, 2021: Level 3 global travel advisory due to COVID-19 lifted by the Government of Canada. **Note:** COVID-19 is still considered a known event for Trip Cancellation and Trip Interruption claims triggered by changes to a travel advisory.
- 5:00pm EST December 15, 2021: Government of Canada reinstates Level 3 global advisory to avoid all non-essential travel.

- December 17, 2021: Allianz Global Assistance launches enhanced COVID-19 Insurance and Assistance Plan with cover for cruise ship travel even when a Level 4 advisory to avoid all cruise ship travel is in effect.
- 12:01am EST February 28, 2022: Level 3 global travel advisory due to COVID-19 adjusted to Level 2 by Government of Canada. The Level 4 advisory to avoid all cruise ship travel remains in place.

Vaccines and impact on travel insurance

Recent travel advisory updates included a specific recommendation that unvaccinated individuals should continue to avoid non-essential travel. Canadians may also be unable to board an aircraft or cross a land border if not [fully vaccinated](#).

To clarify Allianz Global Assistance's position, we will *not* treat vaccinated or unvaccinated travellers any differently. Any changes to the global travel advisory for COVID-19, and their associated product impacts, will apply equally to vaccinated and unvaccinated clients.

There are, however, vaccine requirements that you will need to meet in order to travel – both to leave Canada and enter certain destinations. We recommend all travellers follow [Government of Canada travel advisories](#) and review all requirements for international travel before booking their trip.

1. **I am unvaccinated and want to travel. Unvaccinated includes children who cannot be vaccinated, people who are medically exempt and individuals who are partially vaccinated. What are my travel insurance options?**

Allianz Global Assistance is not differentiating coverage based on vaccination status. Therefore, coverage available through our travel insurance products would apply equally to both vaccinated and unvaccinated travellers.

2. **Will side effects associated with vaccines be covered?**

No, adverse reactions to vaccines are not covered.

COVID-19 Insurance and Assistance Plan

3. **Should I consider the COVID-19 Insurance and Assistance Plan?**

As travel advisories continue to evolve, you can continue to consider the COVID-19 Plan. We recommend you carefully review your situation, travel destination and insurance needs for your specific trip, so you can choose the plan that best suits your needs.

Remember, during a Level 3 (avoid non-essential travel) or Level 4 (avoid all cruise ship travel) Government of Canada advisory, you can ensure you receive the most comprehensive coverage by choosing a standard Emergency Hospital & Medical Plan and calling AdvisorLink at 1-877-885-2847 to purchase the COVID-19 Insurance and Assistance Plan.

Here is a summary of the COVID-19 Plan benefits. Refer to the policy for full details.

Benefit	Limit
Emergency Hospital and Medical Insurance Coverage	
Emergency treatment	Policy maximum: \$5,000,000 Out of pocket expenses: \$500
Transportation / Repatriation	Up to policy maximum of \$5,000,000
Return of travel companion	Up to policy maximum of \$5,000,000
Expenses in event of death	\$5,000
Non-medical benefits – Trip Interruption	
NEW Quarantine meals and accommodation	Per person: \$150 per day to a maximum of \$2,100
Denied boarding	Per person: \$300

If you have any queries related to the COVID-19 Insurance and Assistance Plan, please contact Advisor Link at 1-877-885-2847.

Emergency Hospital & Medical (EHM) Standard Plans

4. If I have a standard EHM plan, will I be covered for COVID-19 if I'm travelling outside of Canada?

In some situations, yes. EHM expenses related to COVID-19 are eligible if you member test positive while abroad and require medical treatment for COVID-19. This includes the cost of a positive COVID-19 test. Coverage for COVID-19 will depend on [Government of Canada travel advisory levels](#) in place on the **effective date of the policy**. Here's how it works.

Level 1 or 2 travel advisory in place for destination on effective date of policy	Level 3 or 4 travel advisory in place for destination on effective date of policy	Level 3 or 4 travel advisory issued after effective date while at destination
Emergency medical treatment related to COVID-19 will be payable subject to the terms and conditions and limits of the policy.	Emergency medical treatment related to COVID-19 will not be payable. All other medical treatment, unrelated to COVID-19, will be payable subject to the terms and conditions of the policy. If a travel advisory is lifted while at destination, emergency medical treatment related to COVID-19 will remain ineligible if the travel advisory was in place prior to the effective date of their policy.	Emergency medical treatment related to COVID-19 will remain eligible under the policy provided the travel advisory was issued after the effective date of the policy.

5. ****NEW**** If I recently recovered from COVID-19, will this be considered a pre-existing condition or a minor ailment?

This would be considered a **Minor Ailment**. Please ensure you meet all of the criteria defined under **Minor Ailment** in the EHM policy wording.

Minor ailment means a sickness or injury which ended more than 30 days prior to the effective date and which did not require:

- a) treatment for a period longer than 15 consecutive days; or
- b) more than one follow-up visit to a physician; or
- c) Hospitalization, surgery, or referral to a specialist.

6. **Does my EHM Multi-trip Plan cover COVID-19?**

For a Multi-trip (annual) Plan, the effective date of coverage is the date you depart your province or territory of residence on each trip. If there is no (Level 3) avoid non-essential or (Level 4) avoid all travel advisory in place on the departure date, you would have coverage in place. Make sure you are fully protected with a COVID-19 Plan if a (Level 3) avoid non-essential travel advisory is in effect.

7. **Will the cost of a negative COVID-19 test be covered under the EHM policy prior to return?**

There are no benefits under the policy that would cover this situation.

8. **Is a positive antigen test acceptable proof of COVID-19, or do I need a positive PCR test?**

A positive antigen test is acceptable provided it is performed by an accredited facility and you have documented proof of the results. At home antigen tests are not acceptable proof.

****NEW**** There are no benefits under our policies that cover any government mandated testing required for entry to Canada or other destinations.

You can submit a claim via the [Claims Portal](#) and find additional information in the. [Online Claims Portal flyer](#).

Contact the Servus Credit Union member contact centre at 1.877.378.8728 should you have any additional questions.