

Understanding My Coverage



Update on out-of-country travel insurance

You might be thinking of going on vacation outside of Canada this winter. If so, it's important you understand your out-of-country coverage, and how it applies to COVID-19.

Travel Advisories

- On December 15, the federal government advised Canadians to avoid non-essential travel outside Canada due to the risk posed by the Omicron variant of COVID-19. We would strongly encourage you to reconsider your travel plans at this time.
- We encourage you to visit the [Government of Canada website](#) for full details on their travel advisories and all related travel requirements.

If you still plan to travel, here are some important reminders.

Trip Duration Limit:

- If you're leaving Canada, the standard trip duration limit in your contract applies. Check your contracts to ensure your trip duration falls within these limits. We won't extend the trip limit even if travel home is restricted.

COVID-19 Coverage:

- Our standard contracts don't exclude or limit coverage for epidemics or pandemics. We'll cover COVID-19 medical emergencies the same way we cover other medical emergencies outside of Canada.
 - However, COVID-19 cases and hospitalizations in popular destinations are rising. This could mean restricted access to medical facilities (for any medical emergency). A **medical emergency** is an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.
- We won't cover you if you're required to quarantine unless you require immediate emergency medical treatment. This includes:
 - If you test positive for COVID-19 but are asymptomatic or are experiencing mild symptoms that do not require immediate medical treatment; or
 - If you test negative for COVID-19 but are still required to quarantine.

Trip cancellations or delays:

- Your plan doesn't cover the cost of:
 - flight cancellations, delays, or other expenses caused by border closures,

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- o difficulties meeting Canada's border entry requirements, or other trip disruptions due to COVID-19.

COVID-19 Tests:

- The Canadian government requires a negative COVID-19 test for all travelers at least 72 hours before arriving to Canada. This is regardless of whether you're vaccinated or not. **Sun Life does not cover the cost of COVID-19 tests under Out-of-Country Travel, EHC, or Personal Spending Account.** If you have coverage under a Health Spending Account, only tests prescribed by a doctor, nurse practitioner, or dentist may be submitted.

If you decide to travel:

- We strongly encourage you to consider getting fully vaccinated prior to travelling. Full vaccination will ensure you will have significant protection against COVID-19. It'll also reduce the risk of serious illness and/or hospitalization while abroad.
- We highly encourage you to purchase additional travel insurance, including trip cancellation and interruption insurance, before leaving.
- Medical resources in some countries handling COVID-19 can be extremely taxed and there may be delays in assistance that are beyond the control of Sun Life and Allianz.

In the event of an emergency:

- You can call Allianz at **1-800-511-4610**. They are available 24/7 and the number is toll free.

Questions? We're here to help.

Please call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.