

FAQ for Air Canada Vacations Customers COVID-19 Coverage and Assistance Plan September 17, 2020

As borders and travel destinations start to open up, you can explore with confidence knowing you're covered for emergency medical and quarantine costs related to COVID-19 while travelling. Allianz Global Assistance, a leading travel assistance provider, is pleased to make the coverage available as part of vacation packages for eligible travelers purchased on or after August 31, 2020 to applicable destinations.

General questions

1. What is the COVID-19 Coverage and Assistance Plan?

The COVID-19 Coverage and Assistance Plan is insurance that covers **emergency medical and quarantine expenses** related to COVID-19 if you test positive for COVID-19 while travelling. This plan is available to eligible customers of Air Canada Vacations who book a flight plus hotel package to applicable destinations in the Caribbean and Mexico. It does not include cruise packages. Consult the [full list of applicable destinations](#).

Please ensure you read through the terms and conditions of coverage, which are set out in the [Certificate of Insurance](#) to understand **what is covered** and more importantly, **what is not covered**.

2. How do Government of Canada travel advisories apply to the COVID-19 Coverage and Assistance Plan?

Allianz Global Assistance and Air Canada Vacations recommend that Canadians follow all Government of Canada advisories in place. As of September 9th, 2020, the Government of Canada Level 3 advisory to avoid all non-essential travel outside of Canada, and the Level 4 advisory to avoid all travel on cruise ships outside Canada, are still in effect. The COVID-19 Coverage and Assistance Plan *will* be valid for Air Canada Vacations itineraries to applicable destinations in the event a Level 3 advisory is in place on the date of departure. At this time, there is no valid coverage for cruise ship travel.

Travel is a personal decision for everyone, and we encourage you to do your own research before leaving the country. Air Canada Vacations travel experts are here to help if you have any questions. Give them a call toll-free at 1-866-529-2079.

The COVID-19 Coverage and Assistance Plan does not cover everything. All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the insurance Certificate and Policy. For complete terms, conditions, limitations and exclusions, please refer to the insurance Certificate. All benefits described are underwritten by CUMIS General Insurance Company ("CUMIS") under Group Policy No FC330001 ("Policy") issued to Touram General Partner Inc. doing business as Air Canada Vacations (the "Policyholder"), and administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc.

3. How do I get the COVID-19 Coverage and Assistance Plan?

The COVID-19 Coverage and Assistance Plan will be included with Air Canada Vacations packages purchased on or after August 31, 2020 for travel to [applicable destinations](#) between September 4, 2020 to April 30, 2021. Book your vacation package on the [Air Canada Vacations website](#), through the Air Canada Vacations Contact Centre, or via one of our partner Travel Agents.

You are eligible for coverage if you are:

- a. a Canadian resident;
- b. travelling on an Air Canada Vacations trip to an [applicable destination](#) in the Caribbean and Mexico;
- c. at least 15 days old; *and*
- d. covered by a Canadian provincial government health insurance plan for the duration of the trip.

For full details on terms, conditions and exclusions, please review the [Certificate of Insurance](#).

4. How much does it cost?

There is no additional cost to you. Air Canada Vacations will cover the cost of the insurance premium. The COVID-19 Plan is included with your Air Canada Vacations package purchased on or after August 31, 2020 for travel to [applicable destinations](#) between September 4, 2020 to April 30, 2021 to applicable destinations.

5. When can I get this COVID-19 Plan?

The COVID-19 Plan administered by Allianz Global Assistance is included with your Air Canada Vacations package booked on or after August 31, 2020 for travel between September 4 to April 30, 2021 to applicable destinations. Once you have booked an eligible trip, and received the COVID-19 Plan, coverage (as outlined on your insurance certificate) will be available to you on your departure date.

As the situation with COVID-19 evolves, the COVID-19 Coverage & Assistance Plan and its offerings may change for new bookings, included but not limited to, adding new destinations, removing destinations, or adjusting COVID-19 Plan benefits. Please check your insurance certificate for coverage details applicable to you as of the date of vacation purchase. For the most up to date information please [visit our website](#).

6. I'm booked to travel after September 4th, but I made my booking prior to August 31st. Will I get the COVID-19 Plan?

The COVID-19 plan will be included on flight plus hotel bookings to applicable destinations in the Caribbean and Mexico made on or after August 31, 2020.

If you booked between August 28 and August 30, 2020, talk to an Air Canada Vacations expert at Toll-free at 1-866-529-2079.

7. Can I get COVID-19 coverage if I purchase a flight through Air Canada directly?

No, the COVID-19 Plan administered by Allianz Global Assistance is only available with Air Canada Vacations flight plus hotel packages to destinations to the Caribbean and Mexico. The COVID-19 Coverage and Assistance Plan cannot be purchased on single flights; and is not available as a 'standalone' insurance certificate. For information on Air Canada flights, please visit aircanada.com.

8. Can I travel anywhere in the world with this coverage?

No. Coverage will only be included on Air Canada Vacations to applicable destinations in the Caribbean and Mexico. It does not include cruise packages. Consult the [full list of applicable destinations](#). Please check with your Air Canada Vacations expert toll-free at 1-866-529-2079 when booking your trip if you have any questions.

9. How do I qualify / apply for this coverage?

This coverage is for eligible customers booking a qualifying vacation package with Air Canada Vacations for applicable destinations on or after August 31, 2020.

As the situation with COVID-19 evolves, the COVID-19 Coverage & Assistance Plan and its offerings may change for new bookings, included but not limited to adding new destinations, removing destinations, or adjusting COVID-19 Plan benefits. Please check your insurance certificate for coverage details applicable to you as of the date of vacation purchase. For the most up to date information please [visit our website](#).

10. If I buy a vacation package, how will I know I have the COVID-19 Plan?

The [Certificate of Insurance](#) will be included in your Air Canada Vacations itinerary. The certificate of insurance details the terms and conditions, exclusions and limitations and emergency contact information. A handy wallet card is included with your certificate and can be used as proof of COVID-19 coverage.

11. What if I have a medical emergency *not* related to COVID-19 while travelling?

This plan is for **COVID-19 related medical expenses only** and does not provide full emergency medical travel insurance coverage.

12. What if I already have travel insurance?

This plan is for **COVID-19 related medical expenses only**. Any other travel insurance you may have should offer protection for other non-COVID-19 emergency related expenses as well as Trip Cancellation and Interruption. Be sure to contact your travel insurance provider to ask how your certificate of insurance will respond if you travel during a Government of Canada issued travel advisory. We recommend that you read your travel insurance certificate to fully understand the benefits, what is covered and what is not covered. This plan would act as second payer to any existing plans that cover COVID-19.

13. Can I use Aeroplan or my future travel credits to pay for the Vacation Package and still get the COVID-19 Plan?

Yes!

COVID-19 Plan Coverage and Benefits**14. What does the COVID-19 Coverage and Assistance Plan cover me for? What are the benefits?**

This plan offers benefits for emergency medical and quarantine expenses related to COVID-19 if you test positive while travelling. The following chart provides a simple overview of the benefits. Please read your [Certificate of Insurance](#) for full details.

| Certificate Maximum: \$200,000 per insured person per trip | |
|---|--|
| Benefit | Benefit Limits – in Canadian dollars |
| COVID-19 Medical Medical and <i>hospital</i> costs outside Canada if diagnosed with COVID-19 while on vacation | <ul style="list-style-type: none"> Up to certificate maximum stated above |
| COVID-19 Quarantine Meals & Accommodation Costs related to COVID-19 <i>quarantine</i> | <ul style="list-style-type: none"> \$150 per day up to maximum of \$2,100 |
| COVID-19 Transportation Ambulance Transportation & Repatriation <ul style="list-style-type: none"> Transportation to the nearest appropriate medical facility or to a Canadian hospital Transportation costs home for one travelling companion and dependent children | <ul style="list-style-type: none"> Up to certificate maximum when approved by Allianz Global Assistance |

The COVID-19 Coverage and Assistance Plan does not cover everything. All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the insurance Certificate and Policy. For complete terms, conditions, limitations and exclusions, please refer to the insurance Certificate. All benefits described are underwritten by CUMIS General Insurance Company ("CUMIS") under Group Policy No FC330001 ("Policy") issued to Touram General Partner Inc. doing business as Air Canada Vacations (the "Policyholder"), and administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc.

15. In addition to me, who else is covered? My partner? My spouse? My kids?

All travelers named in your Vacation Package itinerary will be covered by the COVID-19 Plan as long as they meet the [eligibility requirements](#).

16. Does the quarantine benefit apply to all members of a group travelling together?

Benefits under this certificate are only available to individuals who have tested positive for COVID-19 while on the applicable trip.

17. How long can I travel with the COVID-19 Plan?

This coverage will only be available on itineraries for trips up to **21 days** in length.

Coverage starts on the later of:

- the date shown as the departure date on your travel itinerary; or
- the date you actually depart for your trip.

Coverage ends on the earliest of:

- the date the you are no longer eligible for coverage;
- the date indicated as the return date on your travel itinerary; or
- the 21st day of your trip; or the date and time you return to your province or territory of residence

18. Can I buy an extension if my trip is longer than 21 days?

No. Maximum trip length is 21 days for any one trip.

19. What happens if I contract COVID-19 before I leave on my trip?

The COVID-19 Plan is limited to emergency medical and quarantine expenses related to COVID-19 while you are travelling. *Please call your Air Canada Vacations travel expert with any questions about trip cancellation or changes.*

20. I have a pre-existing condition. How does the COVID-19 Plan work for me?

The only pre-existing condition exclusions under the COVID-19 Plan are specific to positive COVID-19 results prior to travel. For full detail on terms, conditions and exclusions, please review the Certificate of Insurance.

21. What if my pre-existing medical condition gets worse as a result of COVID-19, or I develop a medical condition caused by COVID-19? Will those medical expenses be covered?

The COVID-19 Plan is only intended to cover medical costs associated with COVID-19. If your treating physician reasonably believes your pre-existing condition is being aggravated by COVID-19, or you develop a medical condition caused by COVID-19, the COVID-19 Plan would cover applicable medical expenses subject to all terms and conditions of the certificate.

22. What are the exclusions in the COVID-19 Plan?

The COVID-19 Plan has several exclusions which you should be aware of – they can be found on page 6 of the [insurance certificate](#). Please ensure you read through the terms and conditions of coverage, which are set out in the certificate of insurance to understand these exclusions, **what is covered** and more importantly, **what is not covered**.

23. Why do you need to review my medical records?

As part of the usual claims review, Allianz Global Assistance may need to request your medical records to ensure you had no signs or symptoms of COVID-19 fourteen (14) days before travelling, or tested positive for COVID-19 thirty (30) days before leaving on your trip.

24. Is the cost of my COVID-19 test covered while I'm at my destination?

Your COVID-19 test will be covered if you test positive and you have an eligible quarantine or medical expense as a result. Elective COVID-19 tests will not be covered.

25. Under Specific Conditions in the certificate wording, what does the maximum amount payable of \$2.5 million mean?

In the rare event that many passengers on a single flight test positive for, and contract COVID-19, Allianz Global Assistance will pay up to a maximum of \$2.5 million in total which will be distributed between every eligible passenger who submitted a claim for COVID-19 quarantine or medical expenses on the flight.

Get the Help and Assistance You Need

26. Once I have booked my eligible Vacation Package with Air Canada Vacations, who can I call with questions about the plan before I leave on my trip?

Please call Allianz Global Assistance Toll-free 1-833-259-6283 from North America or Collect 519-514-1969 from anywhere in the world.

The COVID-19 Coverage and Assistance Plan does not cover everything. All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the insurance Certificate and Policy. For complete terms, conditions, limitations and exclusions, please refer to the insurance Certificate. All benefits described are underwritten by CUMIS General Insurance Company ("CUMIS") under Group Policy No FC330001 ("Policy") issued to Touram General Partner Inc. doing business as Air Canada Vacations (the "Policyholder"), and administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc.

27. What if I contract COVID-19 while I'm travelling? How do I get help? Who do I call?

Please call Allianz Global Assistance 24/7 before seeking treatment: Toll-free 1-833-259-6283 from North America or Collect 519-514-1969 from anywhere in the world. Emergency numbers will be clearly labelled in your itinerary under "COVID-19 Coverage and Assistance Plan" and will be contained in the certificate documents. COVID-19 Plan information can also be found on [our website](#).

28. What information / documents do you need from me once I have tested positive for COVID-19 while I'm on my trip?

The following documents and information are required when you contact Allianz Global Assistance for COVID-19 assistance:

- a) Air Canada Vacations itinerary,
- b) Positive COVID-19 test result dated after the first day of travel
- c) Your e-mail address and contact number where you can be reached and the details of family or friends assisting you

29. Can I pay first then get reimbursed for any expenses later?

You must receive pre-approval from Allianz Global Assistance before incurring any expenses for medical treatment or quarantine charges after testing positive for COVID-19. Allianz Global Assistance is available 24/7 to support you and provide the care and assistance you need. Call us Toll-free 1-833-259-6283 from North America or Collect 519-514-1969 from anywhere in the world.

We will make every attempt to settle directly with the hospital, clinic or medical facility for eligible expenses under the COVID-19 Plan. Despite our best efforts, we cannot always arrange direct billing with certain medical facilities and you may have to submit a claim for reimbursement.

Remember to keep everything! This includes all original receipts, records, invoices, itineraries and supporting documentation related to your quarantine and medical expenses. You will need them when submitting a claim.

Note: All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the Certificate of Insurance.

30. Does assistance cover the costs of mandatory quarantine at a destination, which requires a quarantine for all arriving Canadians even without a positive COVID-19 test?

No.

**For any additional questions you may have, please contact Air Canada Vacations
Toll-free at 1-866-529-2079.**