



COVID-19: Update – most recent information regarding Travel Insurance coverage

SSQ Insurance is closely monitoring the evolution of the current situation due to the COVID-19 pandemic. Our policies continue to adjust in accordance with evolving health needs and as new decrees are put into place by various levels of government.

The health and safety of our policyholders remains our top priority, driving our decisions during this pandemic. We recommend that our policyholders comply with the Government of Canada travel advisories, as there is no guarantee to access or quality of medical care abroad.

Although the best protection is to limit travel, SSQ Insurance will continue to support policyholders who must travel despite the current advisories.

Please find the following update regarding the various insurance coverages for our policyholders who are currently TRAVELLING:

- Costs for mandatory COVID-19 screening tests, performed at the request of a government authority before returning to Canada, are not covered by travel insurance.
- Additional costs incurred while waiting for COVID-19 test results, performed at the request of a government authority, are not covered (for example, costs for a new plane ticket, change fees for an existing ticket, accommodation or living expenses, etc.)
- If the result of a mandatory COVID-19 screening test is positive, and the insurance policy covers this illness, the following costs are eligible for expenses according to the maximum amount provided for under the contract:
 1. Medical Costs
 2. Additional costs incurred for the purchase of a return ticket, or change fees for an existing ticket, according to the following parameters:
 - Single ticket – economy class
 - Flight operated by a public carrier with a fixed schedule
 - Most direct route to the initially planned destination
- Accommodation and living expenses as a result of a positive screening test are not covered except as provided for under the Family Accommodation Benefit, which only covers accommodation costs for travelling companions if you are hospitalized and under the care of a Physician for at least 4 consecutive days.