

November 9th, 2021

Group Out of Country Emergency Medical Insurance Coverage

The purpose of this Bulletin is to alert RWC members to issues relating to travel coverage and provide some general information to allow them to have a meaningful discussion with their travel insurer before they book a trip.

It has recently come to our attention that there is some confusion among RWC members about the differences between group travel insurance policies coverage which might be 60-day, 90-day etc. and additional “top up” policies sold by travel insurance providers. Top-up policies are usually individually based and contain further restrictions as to coverage, which is why there is often medical information required from the individual.

RSA Insurance Example

A 60-day group policy with a 30 day top up from RSA Insurance is not the same as a 90-day group policy. Group policies and top up policies have different terms and conditions.

RSA Insurance sells / provides a number of different travel insurance products. Most such policies exclude coverage when a travel advisory such as “Avoid all travel”, “Avoid non-essential travel” or “Avoid all cruise ship travel” is issued by a government before your departure date, and coverage may be cut short if an advisory is declared after your departure.

As we have said in previous bulletins and articles, the RSA Insurance / OPG and the RSA Insurance / Bruce PWU policies **do not** contain a travel advisory exclusion. Therefore, we understand the coverage in your basic (RSA Insurance) group policy (60, 90, etc. days) related to the Coronavirus (COVID-19) to apply as follows:

- Coverage is provided for eligible expenses in case of a medical emergency, including coverage for Coronavirus (COVID-19), subject to all the terms and conditions of the policy.

Notwithstanding the above, the PWU and the RWC would urge all members to seriously consider the Government of Canada formal travel advisory limiting all non-essential travel outside of Canada.

“Top up” of group policies - (Extra Days of coverage in addition to your group policy)

Top up Insurance does **not** have the same terms and conditions as your group policy. The top up insurance will almost certainly have the following exclusion, or something similar:

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

Any sickness, injury or medical condition you suffer or contract, or any loss you incur in a specific country, region or area for which the Government of Canada, including Foreign Affairs, Trade and Development Canada, has issued a travel advisory or formal notice, before your departure date, advising travelers to avoid non-essential travel or to avoid all travel to that specific country, region or

area. If the travel advisory or formal notice is issued after your departure date, your coverage under this policy in that specific country, region or area will be limited to a period of 10 days from the date the travel advisory or formal notice was issued, or to a period that is reasonably necessary for you to safely evacuate the country, region, or area.

At the time of writing, some travel advisories have been lifted, but could be reinstated at any time by the Government of Canada and others remain in place. As a result, and depending on your intended travel destination, you may not be able to buy top up insurance for your trip, or the top up insurance may not include coverage for COVID. We know of at least one confirmed case where RSA Insurance would not allow a current plan member to buy top up insurance that included COVID coverage.

General Warnings

If you have a group policy with any provider and a top up policy with the same provider, it is important that you understand the terms and conditions of both policies. They are very likely to be different insurance products. You cannot assume them to be the same.

Do not assume you will be able to simply call in to your travel insurance provider for a top up while on a trip even if you may have done so in the past. Most carriers indicate you must have their policy in effect prior to leaving the province/country.

It appears there are a number of different insurance providers who may provide standalone policies that would provide suitable coverage in addition to your group policy. Please ensure that you do your research and fully understand your coverage with your insurance provider(s) prior to travelling. As always, we are providing the above as general information to alert you to issues which you should explore with your travel insurance provider.

It is your responsibility to speak to your travel insurance provider in advance of a planned trip to ensure you have the coverage you think you have, and we urge you to have that conversation.

Peter Kelly
President
Retired Workers' Chapter