

This coverage is intended to supplement traditional out of country emergency medical travel insurance for COVID-19 and related conditions. You should arrange for other traditional out of country emergency medical travel insurance to help protect yourself against the cost of unexpected medical emergencies when travelling.

COVID-19 Emergency Medical Certificate of Insurance - Air Canada

FAQs

The COVID-19 Emergency Medical Certificate of Insurance – Air Canada (The “Air Canada COVID-19 Plan”) is designed to help cover medical expenses if you have tested positive for COVID-19 in your destination.

Questions related to mandatory testing and vaccination can be found starting at Question 11.

1. Who is eligible for the Air Canada COVID-19 Plan?

- Maximum Trip duration is 21 days (including the date you leave Canada and including the date you return to Canada).
 - If your trip is 22 days or more, you are not eligible for this coverage
 - If you change your initial booking to exceed 21 days before leaving Canada or while at your destination, you are not eligible for this coverage.
- All travellers of any age are eligible if they meet the following requirements:
 - Must a resident of Canada;
 - Must be covered by a Government Health Insurance Plan for the entire duration of your trip.
 - Must not have been advised by a physician not to travel.
- Your new booking must be for an international round-trip with an Air Canada ticket (number must start with code 014) issued between **February 1, 2021 and June 30, 2021** for travel completed by **October 31, 2021** and must include at least one flight marketed or operated by Air Canada.
- Each passenger on a booking must be an **Aeroplan Member** and have a valid and unique Aeroplan number associated with their ticket before checking in to the first flight that departs Canada. This eligibility requirement is not applicable to children less than 2 years old. Minors can only be enrolled in the Aeroplan Program by their parent or legal guardian.

Underwritten by The Manufacturers Life Insurance Company (Manulife)

2. How much does the Air Canada COVID-19 Plan cost?

- There is no charge to you for this plan. The coverage is included in your Air Canada ticket that is purchased through any channel in Canada including an Air Canada website, Aeroplan and Air Canada Call Centre provided you are an Aeroplan member with your Aeroplan membership attached to the booking prior to your departure from Canada

3. Is the Air Canada COVID-19 Plan available to anywhere that Air Canada flies?

- Travel must originate in Canada to any international destination (USA included) for which there is no Level-4 “avoid all travel” advisory in effect issued by the Canadian government at time of departure.

4. What are the coverage amounts under the Air Canada COVID-19 Plan?

COVERAGE	LIMIT (CDN)
Medical Coverage after a COVID-19 positive result in destination, including Emergency Air Transport to return home	Up to \$200,000 CDN per insured
Repatriation due to death	Up to policy limits as outlined in the insurance certificate

5. What if I contract COVID-19 while travelling, and the cost of my care exceeds \$200,000 CDN?

- The coverage amount is \$200,000 CDN per person for COVID-19 and related conditions. If the cost of the claim exceeds this amount, you will be responsible for the additional costs.
- This coverage is Second Payor, meaning it will be over and above any other coverage that you may have through any other source.

6. Does the Air Canada COVID-19 Plan only cover me for care received in destination?

- This coverage is for the medical expenses you incur in destination for COVID-19 and related conditions only. It is **highly recommended** that you have additional travel insurance for all other medical situations.

7. What type of expenses will be covered with the Air Canada COVID-19 Plan?

- Hospital Expenses such as emergency treatment, hospital allowance
- Ambulance – ground transportation and emergency air transportation
- Childcare expenses
- Expenses related to your death and repatriation

8. Will the Air Canada COVID-19 Plan be available if I to go on a cruise?

- This coverage is not available for any individuals while they are on a cruise of any kind. It will cover the dates before and after a cruise, but not if anything should happen while on or associated with being on a cruise.

9. Does the Air Canada COVID-19 Plan have any exclusions related to COVID-19?

We will not pay any expenses or benefits relating directly or indirectly to:

1. If within the last thirty (30) days before your departure date;
 - you have undergone a COVID-19 test, and you have received a positive COVID-19 test result; or
 - you have been diagnosed with COVID-19 by a medical professional; or
 - because of contact tracing, you have been quarantined or self-isolated.
2. If in the last 15 days before your departure date you experience any COVID-19 symptoms, and those symptoms lead to a positive COVID-19 test result during your trip.
Symptoms may include but are not limited to: new or worsening cough, shortness of breath or difficulty breathing, having a fever, chills, fatigue or weakness, muscle or body aches, new loss of smell or taste, headache, gastrointestinal symptoms (abdominal pain, diarrhea, vomiting) or feeling very unwell.
This exclusion does not apply if, in the last 15 days before your departure date, you were tested for any COVID-19 symptoms and received a negative COVID-19 test result following the appearance of these symptoms.

10. Are there any other restrictions that apply to the Air Canada COVID-19 Plan?

This coverage is not available for any of the following bookings:

- Any Air Canada Vacations bookings
- Any one-way domestic or international flight booking
- Any round-trip domestic (within Canada) flight booking
- Bookings that exceed 21 days including the date of departure from Canada and include the date of return to Canada
- Bookings that changed prior to departure or while you are at your destination that change the trip duration to beyond 21 days including the date you leave Canada and the date your return to Canada
- Any passenger on a booking that did not provide a valid Aeroplan number

COVID-19 Testing and New Rules to Enter Canada / COVID-19 Vaccine Questions

11. Does the Air Canada COVID-19 Plan cover the mandatory COVID-19 testing required to enter another country or to return to Canada?

- No, this is not a covered expense

12. Does the Air Canada COVID-19 Plan have coverage if I am unable to board a plane to return to Canada and I am delayed beyond my scheduled return date because:

- a) I cannot get a COVID-19 test; or
 - b) I am awaiting the results of my COVID-19 test
- No, there are no benefits available in these scenarios

13. Does the Air Canada COVID-19 Plan have coverage for the COVID-19 vaccine to be administered?

- No, this is not a covered expense

14. If I get the COVID-19 vaccine prior to or during my trip, would I have coverage if I were to encounter side effects of the vaccine while at my destination?

- Coverage is NOT available for this situation

15. If I get vaccinated prior to leaving on my trip, will the Air Canada COVID-19 Plan cover me for COVID-19 and related complications?

- Yes, in accordance with the terms and conditions of the certificate

For full details of the terms, conditions, limitations and exclusions, please [click here](#) to find a copy of the COVID-19 Emergency Medical Certificate of Insurance – Air Canada.

IMPORTANT NOTICE -- READ CAREFULLY BEFORE YOU TRAVEL

We want you to understand (and it is in your best interest to know) what your certificate includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your certificate before you travel.

**IT IS IMPORTANT AND YOUR RESPONSIBILITY TO
READ AND UNDERSTAND YOUR COVERAGE.**

**IF YOU HAVE QUESTIONS,
CONTACT MANULIFE 1-866-521-8506 or travel@manulife.com**

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