

**(CURAC) TRAVEL INSURANCE COVERAGE UPDATE – Friday, March 13<sup>th</sup>**

To CURAC/ARUCC Member Associations  
(cc Individual Associate Members, CURAC/ARUCC Board & Committee Chairs):

Dear Colleagues,

Through CURAC/ARUCC, your members have access to Johnson Inc health and travel insurances. The following message from Johnson Inc contains important information for them related to their insurance(s). Please forward this message to your members as soon as possible to assist them in making decisions about travel and travel related claims at this time.

Thank you for your assistance in keeping all our members informed.

Sincerely,

Beverley Stefureak

Chair, CURAC/ARUCC Benefits Committee

**[message from Lisa Hansen, Johnson Inc. begins]**

I am writing to provide you with an update about Johnson and our plans related to Coronavirus (COVID-19). We understand that you will have concerns and questions about how your members' insurance coverage through MEDOC is being impacted and what steps we are taking to ensure we are supporting our customers and providing information so they can make informed decisions.

Firstly, the safety and well-being of our customers is our top priority. We have a dedicated team focused on implementing our business continuity plans to ensure our operations and claims teams will continue to be available to serve all of our customers to the standard that they expect.

**TRAVEL INSURANCE COVERAGE UPDATE**

Both Johnson and RSA Canada are monitoring the impact closely, and we are regularly reviewing our current coverages to determine how they are impacted by this evolving situation.

***Trip Cancellation and Trip Interruption Insurance Coverage***

A customer who booked a trip outside of Canada whose policy includes Trip Cancellation & Trip Interruption coverage may be covered if the trip was booked before any formal travel advisory against the destination country/region/city had been issued by the Government of Canada. Booking travel plans to a destination after it has received an advisory of "Avoid all travel" or "Avoid non-essential travel" can impact the travel insurance coverage.

On March 13, 2020 the Government of Canada announced a formal travel advisory limiting all non-essential travel outside of Canada until further notice. It is important to note that coverage for Trip Cancellation and Trip Interruption:

- Does not extend to any travel booking made on or after a formal travel advisory is issued;
- For customers that departed on a trip before a formal travel advisory is issued, trip interruption coverage is limited to a period of 10 days from the date of the travel advisory; and
- Trips booked after a destination or cruise receives a formal travel advisory are not covered for trip cancellation or interruption.

## **Out of Country Emergency Medical Insurance Coverage**

For Out of Country Medical Insurance, a travel advisory of “Avoid all travel” or “Avoid non-essential travel” will impact insurance coverage.

- Out of country emergency medical coverage is not available if a formal travel advisory is issued before your departure;
- Customers who book future travel to a location which is currently under a relevant travel advisory (including cruises) will not have medical coverage in these locations if the advisory is still in effect at the time of travel;
- If a travel advisory is issued after departure, medical coverage for that location is limited to a period of 10 days from the date of 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.
- Because of the advisory to “Avoid all cruise ship travel,” beginning March 9, 2020, customers who depart on a cruise after this date will not have out of country medical coverage.

Please visit <https://travel.gc.ca/travelling/advisories> for the most up-to-date information.

This situation is developing daily and we are committed to keeping our customers informed with the most current information. Customers can visit [www.johnson.ca/coronavirus](http://www.johnson.ca/coronavirus) for details and updates.

I hope this update helps address the concerns of you and your members, and gives you confidence in the steps we are taking. If you have further questions, please reach out to me anytime at 778-835-4647.

Sincerely,

**Lisa Hansen, BA, CAIB, CEBS, FLMI**

Senior Consultant | Group Benefits

Western Region



Walnut Grove Commerce Centre

9440 202<sup>nd</sup> St, Suite 110 | Langley, BC | V1M 4A6

t. 604.881.8915

c. 778.835.4647

[lhansen@johnson.ca](mailto:lhansen@johnson.ca)

[www.johnson.ca](http://www.johnson.ca)

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Johnson Inc., Fort William Building, 10 Factory Lane, P.O. Box 12049, St John's, NL,  
A1B 1R7, 1-800- 563-1650

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