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To all CAIP members,

Coronavirus (Covid-19) Insurance Update

Further to our previous correspondence, we are very pleased to advise you that we received confirmation from SSQ Insurance Company of the following:

Effective from October 1, 2020, SSQ insurance company will cover emergency medical expenses as per the policy, that are related to Covid-19 for those travelling to countries listed as level 1 to 3 (level 3 is *avoid non essential travel*) from the Canadian Government.

Emergency medical expenses are not covered for travel to a country listed as level 4 - *Avoid all travel*. In the event that the Canadian government issues an *avoid all travel* advisory (level4), insured's will have 14 days to return to Canada, after which time, coverage will no longer be provided.

The insurance company will cover emergency medical expenses related to Covid-19, however, they will not cover non emergency medical expenses such as quarantine time.

The CAIP travel medical insurance continues to provide 24 hours a day insurance protection for emergency medical and hospital care as a result of an illness or injury and while the athletes are participating in their sport and if anyone should contract Covid-19.

We would like to take this time to point out a couple of situations that may occur if a CAIP member should have an accident or illness while travelling:

- *The emergency provider, AXA Assistance, continues to offer assistance for emergency situations, but they may be limited with respect to availability in certain out-of-country hospitals including hospitals in certain areas in the USA.*
- *As you may know, in the event that someone should have an accident or illness, the Insurer will help arrange for the insured person to return to their province of residence. However, if an insured person contracts Covid-19, airlines may not allow the insured person on the aircraft. This can result in a longer than expected delay returning to Canada.*

While we are pleased to advise that insurance coverage will be in place for Covid-19 related claims, the government of Canada advisories still indicate to *avoid non-essential travel*.

We hope that this helps. Please do not hesitate to contact me should you have any questions.

Sincerely,

Michael Kirsch
President