

FREQUENTLY ASKED QUESTIONS

Group insurance

Frequently asked questions – Coronavirus (COVID-19)

Background

On December 31, 2019, the World Health Organization was alerted about a number of cases of pneumonia in Wuhan, China. The virus did not match any known viruses. On January 7, 2020, China confirmed it had detected the coronavirus (COVID-19).

What is a coronavirus? Coronaviruses are a family of viruses that include the cold virus and that usually cause respiratory illness. For more information on the symptoms of this virus, read the [FAQ](#) prepared by the Government of Canada.

Travel insurance

Will my group insurance plan's travel insurance cover me for emergency medical care if I visit a country where the coronavirus has been detected?

Yes. If your plan includes travel insurance, all eligible medical expenses including those related to COVID-19 will be covered.

What should I do if I get sick while travelling?

If you have one or more of the symptoms included on this [list](#), get in touch with our assistance service. You can reach them at:

Calls from	Dial
Canada and United States:	1-800-465-6390 (toll free)
Elsewhere (excluding North and South America):	International calling code + 800-29485399 (toll free)
Anywhere worldwide:	514-875-9170 (collect call)

Our assistance service will refer you to a hospital or clinic for the appropriate care if needed. Be sure to tell the healthcare professional if you have been to any high-risk areas or if you have been in contact with people with symptoms associated with the coronavirus.

Trip cancellation insurance

I have booked a trip and I am covered for trip cancellation under my group insurance plan. What do I need to know?

Following the Government of Canada's official alert, issued on March 13, 2020, advising Canadians to avoid non-essential travel outside Canada, the following provisions apply:

For trips booked **before March 13, 2020**:

- All destinations outside Canada are affected. Given the exceptional circumstances, and to better serve our clients, we will process claims for trips that are due to depart in the next 30 days.
- Please note that, if a Government travel advisory was already in effect for your trip before March 13, 2020, (for a cruise or destinations like Italy or Iran), the date that alert went into effect will apply.

For trips booked **on or after March 13, 2020**:

- You are not covered if you cancel your trip due to the coronavirus (COVID-19).

How will I know if my destination is affected by the recommendations issued for the coronavirus (COVID-19)?

To see which countries and regions are affected, refer to the Government of Canada's website.

Following the Government of Canada's alert issued on March 13, 2020 advising Canadians to avoid all non-essential travel outside of Canada, all destinations outside of Canada are affected until further notice.

If you would like to submit a claim, you can do so using our online claims service. To better serve our clients, we will be prioritizing trips that are due to depart in the next 30 days.

How do I submit a claim?

To submit a claim, please go to the [online claims page](#). We suggest that you contact your travel agency or airline carrier first to find out what their policies are on this issue.

To better serve our clients, we will be processing claims for trips that are due to depart in the next 30 days. Given the exceptional circumstances, we ask you to delay submitting your claim if your departure date is later than that.

Short-term disability insurance

Short-term disability insurance pays a percentage of an employee's salary when they are unable to work due to an illness or accident as defined in their group insurance contract.

Am I eligible for short-term disability benefits?

If you have tested positive for COVID-19 (with or without symptoms)

If you have tested positive for COVID-19, or are waiting for your results, and are unable to go to work or work from home, you are eligible for short-term disability benefits as of the first day you were absent (there is no waiting period, regardless of the provisions specified in your contract).

The required documents to submit with your claim are:

- Employee statement form
- Employer statement form
- The illness confirmation form (attached at the end of this document, or available for download on your secure site)

If you have symptoms but have not been tested for COVID-19

You can submit a claim for short-term disability. The waiting period specified in your contract will apply.

The required documents to submit with your claim are:

- Employee statement form
- Employer statement form
- Initial attending physician's statement form

If you have no symptoms (preventive quarantine)

You are not eligible for short-term disability benefits.

In this situation:

- We encourage you to talk to your employer about the possibility of working from home.
- If you can't work from home, your employer's salary continuation policy will apply.

If neither of these measures are possible, you can apply for unemployment insurance. Service Canada has eliminated the waiting period and introduced support measures to help Canadians in this situation. Please refer to their [site](#) to see what's available to you.

Last update: March 17, 2020 at 4 p.m. ET

4. A) Date of medical consultation relating to COVID-19:

(dd/mm/yy)

B) Who was the medical consultation with (e.g.: physician/clinic/hospital/Public Health authority)?

5. A) Date of COVID-19 test:

(dd/mm/yyyy)

B) Name, address and phone number of facility where test conducted.

C) Test result:

Positive

Negative

Pending - if pending, date expected:

Attach test results if available.

(dd/mm/yyyy)

6. Have you been instructed to quarantine?

Yes, as of this date:

No

(dd/mm/yyyy)

- When do you expect the quarantine to end?

(dd/mm/yyyy)

- When are you next seeing your physician?

(dd/mm/yyyy)

- When do you expect to return to work?

(dd/mm/yyyy)

- Can you work from home? Yes No

7. Any other details relating to your illness you'd like us to know:

I certify that the statements in this form are true and complete and understand that further information may be required to validate my claim.

Name: _____ Phone #: _____ Cell #: _____

Email

Signature:

Date:

Have questions about your claim? Contact the Customer Contact Center at 1-800-463-7843 (toll free).

For more information on the novel coronavirus, go to the Public Health Agency of Canada's website at <https://www.canada.ca/en/public-health.html>