

Understanding My Coverage



February 17, 2021

COVID-19: Important information about coverage for Canadians travelling abroad and returning to Canada

Are you thinking of travelling abroad? Do you rely on your group benefits Out-of-Country coverage? Here's what you need to know.

- The Government of Canada [announced new travel restrictions on January 29, 2021](#).
- We continue to treat COVID-19 medical emergencies the same as any others that happen outside Canada. However, the new measures could cause delays and extra costs that travel coverage doesn't cover.
- **Incoming international flights now go to only four airports:**
 - Vancouver International Airport
 - Calgary International Airport
 - Toronto Pearson International Airport
 - Montréal Pierre Elliott Trudeau International Airport.
- **Passengers must quarantine on arrival:** If you're arriving on an international flight, you now have to:
 - quarantine at an appointed local hotel for three nights and
 - take a COVID-19 test.
- **Travel insurance does not cover the new measures:** You must pay any of the related costs. This is because the new measures are not a travel emergency.

Sun Life will not pay a claim under travel insurance policies for:

- the costs of the hotel or COVID-19 test or
- any extra costs resulting from the new measures, such as cancelled trips or flight costs.
- **Trip time limit still applies:** We won't extend your trip time limit, even if the new measures create delays when travelling home.
- **Travel advisories:** You should [check the Canadian government's travel advisories](#) regularly.

Be sure you understand travel advisories and your coverage details before you decide to a travel abroad.

Questions? We're here to help.

Please call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. 02 21 kg

