

Travel Insurance

CONSIDERING THE CURRENT COVID-19 PANDEMIC, IT IS CRUCIAL TO ENSURE YOU HAVE THE RIGHT COVERAGE AND PROTECTION BEFORE YOU TRAVEL.

An unexpected medical emergency when travelling outside of your home province can cost **tens of thousands of dollars**. Your government and/or group healthcare plan coverages are limited when you are travelling out of province. Once you've exhausted your coverage limit, any remaining expenses will be at your own cost *unless* you have additional personal travel insurance.

Not all travel insurance policies cover COVID-19.

Claims can be refused for pandemics (known-event) and / or travel advisory exclusions.

COVERAGE FOR EMPLOYEE

Personal travel insurance costs can vary depending on the provider however, as an Air Canada employee, you have access to single or family coverage at reduced rates. Employees can choose to pay their coverage via payroll deductions or by credit card. See below for instructions.

Preferred Option (ALL emergencies including COVID-19) – This program has been in existence since 1993 and has proven to be the most comprehensive and cost effective. It covers you (and your family) for trips of up to 30 days in length no matter how many trips you take in a year. This option covers ALL emergencies including COVID-19. It features a dedicated Air Canada claims assistance number and, for ease, the policy number is your employee number.

How to enroll:

Step 1: Go to *HR Connex > Policies and Forms > My Benefits > Personal Insurance Program* for additional customized travel insurance plan information including the enrolment form.

Step 2: Complete and send the form to *service@assurancetwis.com*

Step 3: TW Insurance Services (TWIS) will create and issue the policy and you will receive it by email.

Option 2 (Medical coverage only) - While not as comprehensive and convenient as the **Preferred Option**, it can be used for single trips and does offer the ability to choose coverage for COVID-19 only.

How to enroll:

Step 1: Copy link > <https://buy.travelinsurance.ca/Default.aspx?pid=pR9pRa0r&lang=en>

Step 2: Enter your trip information and choose your package.

Option 3 (COVID-19 ONLY) – It's important to note this is for COVID-19 protection ONLY. All other medical emergencies are not covered.

How to enroll:

Step 1: Call Allianz 1-800-491-0852

Step 2: Provide the agent with code number **8739** for a reduced Air Canada employee rate.

COVERAGE FOR TRAVEL COMPANIONS

Friends and family are not automatically protected under any travel insurance plan when traveling. **Only eligible family members who are currently listed under your group healthcare plan (subject to limits) or personal travel insurance plan are protected.** To avoid any misunderstandings about who is covered, it is imperative to inform your travel partner(s) that any ticket you may have purchased on their behalf does not include travel insurance.

You may, however, purchase coverage for friends and family and a supplemental but still preferential cost.

Option 1: TWIS has created travel insurance for Air Canada friends & family members.

How to enroll:

Step 1: Copy the link below to share with your friends and family.

Copy Link > <https://buy.travelinsurance.ca/Default.aspx?pid=pR9pRa0r&lang=en>

Step 2: They must enter their trip information and choose their package.

Option 2 (COVID-19 ONLY) – It's **important** to note this is COVID-19 protection ONLY. All other medical emergencies are not covered.

How to enroll:

Step 1: Call Allianz 1-800-491-0852

Step 2: Provide the agent with code number **8766** for the TWIS rate.

HAVE QUESTIONS?

To learn more about travel insurance or inquire about additional personal travel insurance coverage, please contact TWIS at 1-800-393-0960 or service@assurancetwis.com or visit them at www.becauseweknowyou.ca

COVERAGE FOR EMPLOYEES OUTSIDE CANADA

Coverage may be available for employees outside of Canada through Allianz.. We strongly recommend you call the number provided for your country and confirm the coverage available to ensure it is what you need.

How to enroll:

Step 1: Copy the link below and paste in your browser

<https://www.allianzcare.com/en/personal-international-health-insurance/travel-insurance.html>

Step 2: Choose your country and follow the instructions provided.

COVERAGE FOR AEROPLAN EMPLOYEES ONLY

Please refer to your employee handbook for travel coverage details.

You are eligible to the Air Canada Travel Companions policy which includes the Covid-19 quarantine and medical coverage. If you wish to purchase this coverage, please contact TWIS at 1-800-363-0960.

How to enroll:

Step 1: Go to *HR Connex > Policies and Forms > My Benefits > Personal Insurance Program* for additional customized travel insurance plan information including the enrolment form.

Step 2: Complete and send the form to service@assurancetwis.com

Step 3: TW Insurance Services (TWIS) will create and issue the policy and you will receive it by email.

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