



GLOBAL PACIFIC
FINANCIAL SERVICES LTD.

Travel advisory: Coronavirus

Submitted by Krishan on January 28, 2020 - 4:28pm



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Dear Partner,

On Monday, January 27, 2020, the Canadian government updated its [travel advisory for the Hubei Province](#), advising against all travel to Hubei Province, China, including the cities of Wuhan, Huanggang and Ezhou, due to the imposition of heavy travel restrictions in order to limit the spread of a novel coronavirus.

Events such as the coronavirus outbreak highlight the importance of building awareness around what travel insurance does and doesn't cover.

Here's what your clients need to know:

- Plans with Trip Cancellation benefits may include a covered reason for cancellation if the Government of Canada issues a travel advisory against non-essential or all travel to their destination. As such, clients with Trip Cancellation benefits who purchased their plan before January 24th (the date of the Canadian government's first travel advisory for Hubei Province) and who planned to travel to the province of Hubei, would be eligible to submit a claim for Trip Cancellation (with claims payment subject to all other policy terms and conditions being met) if they now need to cancel due to this travel advisory.
- Clients who are travelling to Hubei Province but purchase a travel insurance policy after January 24th will not be eligible for Trip Cancellation, Interruption or for medical emergency claims related to the coronavirus or travel restrictions in the Hubei Province, as it is now a known event.

We recommend that agents monitor Canadian government travel advisories related to destinations affected by the coronavirus, and advise clients accordingly based on the policy wording.

Please give our Agency Services team a call at 1-800-465-4279 if you have any questions.