

# COVID FAQ: YOUR GPM TRAVEL INSURANCE



Please note that this is meant as a general guide only. You must reference the policy wording for full details on coverage, limitations, and exclusions. For any questions concerning your travel coverage, please contact MSH Assistance.

## What is my coverage for COVID-19 while travelling?

All GPM travel policies cover reasonable and customary costs for eligible emergency medical expenses related to COVID-19, subject to all policy limitations, exclusions, and provisions. COVID-19 coverage remains valid even when an advisory to avoid all or non-essential travel is in place. However, this does not include self-isolation in a non-hospital setting as our policies do not cover additional living expenses (except as provided under Benefit #12 – Meals and Accommodation).

## Can I receive COVID-19 testing even if I have no symptoms?

Since medical benefits are largely limited to expenses related to unforeseen emergencies requiring immediate attention, elective testing for COVID-19 is unfortunately not covered. If you are in Canada, please check with your province's Ministry of Health for COVID-19 testing details. For example, in Ontario, COVID-19 testing is covered at no charge, regardless of your eligibility under the Ontario Health Insurance Plan.

## Where do I go for COVID-19 testing?

If you are in Canada, please visit the website for your province's Ministry of Health to view a list of assessment centers in your area.

## Are over-the-counter COVID-19 screening kits (such as those available in pharmacies) covered?

Unfortunately, over-the-counter medications, including screening kits, are not covered.

## Does my policy cover medical expenses related to COVID-19?

The MSH GPM travel plans (policies 54507627, 54507628 & 54507629) cover reasonable and customary costs for eligible emergency expenses related to COVID-19, subject to all policy limitations, exclusions, and provisions. COVID-19 coverage remains valid even when an advisory to avoid all or non-essential travel is in place.

**Am I covered by trip cancellation or trip interruption insurance?**

MSH GPM travel plans that were in effect prior to the non-essential travel advisory issued on December 15, 2021 by the Government of Canada will be covered for trips cancelled due to COVID-19. Trips booked after the non-essential travel advisory was issued will not be covered for trip cancellation due to COVID-19 until the advisory is lifted. Only applicable to policies containing trip cancellation benefits.

**What do I do if I get sick while I am travelling?**

Whenever you feel symptoms related to COVID-19, contact MSH Assistance at **1-833-366-0875**, toll-free within Canada or the United States, or at **1-416-987-4047**, from anywhere in the world.

Assistance will help to assess your symptoms and direct you, as needed, to a hospital or clinic for appropriate care. Depending on your specific situation, MSH Assistance is also available to:

- Provide interpretation services to help you better communicate with health care personnel.
- Advance funds to a service provider if fees for medical care are required to be paid upfront.
- Monitor your case through to recovery.

When consulting with a doctor, be sure to disclose any visits to high-risk areas or contact with anyone with visible COVID-19 symptoms.

**Will I be covered for self-isolation or quarantine—for example, if a hotel room is needed?**

Precautionary quarantines for travellers due to government restrictions, including upon arrival at a destination or upon return to their home country, are not covered under GPM travel policies. However, if your return to your home country is delayed due to a precautionary quarantine, your coverage can be extended, provided you remain eligible. Coverage is automatically extended for up to five days under certain circumstances (for example, a delayed return due to flight disruption or hospitalization).

GPM travel policyholders hospitalized due to COVID-19 infection will be covered as with any illness. However, this does not include self-isolation in a non-hospital setting as our policies do not cover additional living expenses. (except as provided under Benefit #12 – Meals and Accommodation)

**Can I still mail information such as original documents regarding claims to MSH International?**

While our offices are still open and mail continues to be delivered, we kindly ask that claims and supporting information be submitted online or via email.

**What if I get sick returning to Canada from abroad?**

If you have travelled abroad, or have been in contact with someone who has, we advise that you:

- Stay home and avoid contact with others for 14 days;
- Contact your local public health authority within 24 hours of your arrival in Canada;
- Follow up with your health care professional.

If you develop a fever, cough, or have difficulty breathing in the 14 days after your return:

- Call your health care provider or your local public health authority.
- Disclose your symptoms and your travel history to an area under advisory or with an outbreak, and/or any contact you may have had with anyone with related symptoms.

**IF YOU ARE SICK AND NEED MEDICAL ATTENTION IN CANADA:**

- Notify the medical clinic or hospital in advance. Disclose your symptoms and/or your travel abroad.
- Do NOT take public transit, an uber, or a taxi!
- Wear a mask while waiting for or receiving treatment to prevent spreading the illness.

**IF YOU FEEL SICK BEFORE YOUR DEPARTURE FOR CANADA:**

- DO NOT use any form of public transportation.
- Seek medical attention immediately.

**IF YOU FEEL SICK DURING TRAVEL TO, OR UPON YOUR ARRIVAL IN CANADA:**

- Inform the flight attendant, cruise staff, or a border services agent. They will decide whether medical assessment by a quarantine office is necessary.