NEW! IMPROVED TRAVEL COVERAGE

Canada’s original travel package for students

Since 2006, Studentcare’s unique, industry leading, and proprietary travel insurance package—the first of its kind—has been the most trusted travel insurance program for post-secondary students in Canada. The program was the first to cover trip cancellation and interruption, and provide students with unlimited travel for trips up to 120 days—and up to a full 12 months for international exchange programs, research projects, or other academic travel.

Enhanced, upgraded, and updated for today, including COVID-19

COVID-19 has presented a number of challenges for global society and, in particular, for post-secondary students. While much travel has been curtailed, some students must still travel for academic and personal family reasons. Meanwhile, options for travel insurance have become extremely limited.

Many insurance companies have severely limited or curtailed coverage, or they cancelled travel insurance altogether. In a pandemic situation, many policies will not provide any coverage whatsoever, even if the medical expense is completely unrelated to COVID-19. At this time, obtaining the necessary insurance to travel abroad is complicated and costly. Moreover, coverage is very limited or coverage may not be available at all. New risks include the extra cost of quarantine due to a positive test or contract tracing while travelling.

In conjunction with its partner Blue Cross Life Insurance Company of Canada, Studentcare is extremely proud to announce the introduction of a substantially enhanced Studentcare Travel Package, which has been designed specifically for the unique needs of students, even during the current pandemic.

Note on Travel Advisories

Most travel insurance policies reference and rely on the Travel Advisories issued by the Government of Canada. See Appendix A for a full explanation. For purposes of this coverage, the key advisories are the following:

- Level Three Travel Advisory: avoid non-essential travel
- Level Four Travel Advisory: avoid all travel
KEY COVERAGE ENHANCEMENTS

**Trip cancellation coverage increased from $1,500 to $3,000.** This also now includes cancellation due to a Level Three Travel Advisory issued by the Government of Canada or a change from Level Three Travel Advisory to a Level Four Travel Advisory issued after the trip is booked.

**Trip interruption or delay coverage increased from $5,000 to $7,500.** This also now includes trip interruption or delay to your trip due to a Level Three Travel Advisory issued by the Government of Canada or a change from Level Three Travel Advisory to a Level Four Travel Advisory issued after departure.

**Valid trip delay coverage also covers quarantine** due to a positive COVID-19 test result, denied entry, or contact tracing while at the destination. Meals and accommodation are covered up to $200 per day, to a maximum of $5,000.

**Medical expense coverage of up to $5,000,000** is now valid for COVID-19 related medical expenses for travelers under the age of 50, even during a Level Three Travel Advisory (current condition). Medical expenses unrelated to the Level Three Travel Advisory will also be covered.

**Pandemic exclusion has been removed from coverage.**

For complete details on the Plan enhancement, please consult the proposed “Travel Health Benefits” document.
APPENDIX A: TRAVEL ADVISORIES

LEVEL 1 – EXERCISE NORMAL SECURITY PRECAUTIONS

Travel health notices advise practicing usual travel health precautions, as there are no significant safety and security concerns. For example, notices at this level may remind travellers about routine vaccinations, highlight the importance of hand washing, or recommend protective measures to avoid mosquito bite.

LEVEL 2 – EXERCISE A HIGH DEGREE OF CAUTION

Travel health notices recommend that travellers practise special health precautions, such as receiving additional vaccinations. A notice at this level would be issued if there is an identifiable safety or security concern, such as an outbreak in a limited geographic location, a newly identified disease in the region, or a change in the existing pattern of disease.

LEVEL 3 – AVOID NON-ESSENTIAL TRAVEL

Travel health notices include a warning to avoid non-essential travel in order to protect the health of Canadian travellers and the Canadian public. The notice recommends reconsidering your need to travel and outlines specific precautions to take when visiting the country, territory, or region and what to do if you become ill during or after travel. A notice at this level may be issued during a large-scale outbreak in a large geographic area or if there is increased risk to the traveller and an increased risk of spreading disease to other groups including the Canadian public.

LEVEL 4 – AVOID ALL TRAVEL

This notice advises travellers to avoid all travel in order to protect the health of the Canadian public. A notice at this level would be issued if there is a high risk of spread of disease to the general public regardless of measures taken while travelling. Avoiding travel will limit the spread of the disease in Canada and internationally.

Additional information is available at https://travel.gc.ca/travelling/advisories/faq.
APPENDIX B: SITUATIONAL EXAMPLES

EXAMPLE 1:
A student is on an exchange in a country where civil disturbance breaks out, and a Level 3 Travel Advisory is issued by the Government of Canada. The Trip Interruption coverage will cover the costs of making travel arrangements to return home immediately, up to $7,500.

EXAMPLE 2:
A student is on an exchange program during COVID-19 in a European country for which a Level 3 Travel Advisory has been issued for COVID-19. All medical expenses that would normally be covered are covered, including expenses related to COVID-19.

EXAMPLE 3:
A student has been accepted into, and books travel for, an exchange program at Oxford University for the January 2020 term. A Level 3 Travel Advisory is in place for the United Kingdom, but the student is comfortable with the intended safety precautions in place at the destination.

SITUATION A:
Prior to the trip, the COVID-19 situation in the UK escalates and the Level 3 Travel Advisory is increased to a Level 4 Travel Advisory. The costs to cancel the travel expenses would be covered by the Trip Cancellation coverage, up to $3,000.

SITUATION B:
The student arrives in the UK and commences the exchange program. However, one month later, the COVID-19 situation escalates, and the Level 3 Travel Advisory is increased to a Level 4 Travel Advisory. The costs of arranging to travel home would be covered by the Trip Interruption coverage, up to $7,500.

SITUATION C:
The student is enjoying the exchange program at Oxford University. However, a classmate is tested positive for COVID-19, and after being reached by contact tracing, the student is asked to self-isolate outside of the student residences for 14 days. The cost of this quarantine would be covered up to $200 per day, up to $5,000.

Note: These examples are for illustration purposes only. See the proposed “Travel Health Benefits” document for details on coverage, terms, conditions, and exclusions.