



**EXTENDED**  
**COVID-19 insurance**  
included at  
no extra cost

To book and travel with more peace of mind, COVID-19 insurance is now offered at no extra cost with the purchase a **flight from Canada to any international Air Transat destination** or a **Transat vacation package\*** to Mexico or the Caribbean.

This travel insurance is available for bookings made between September 25 and November 30, 2020, for stays of up to 21 days for departures between October 1<sup>st</sup>, 2020, and April 30, 2021.

Offered through Manulife, this insurance plan is designed to cover **emergency medical and quarantine costs at destination, in addition to providing assistance if you contract COVID-19** during your trip.

It includes:

COVERAGE	LIMIT
Medical coverage after a COVID-19 positive test result in destination, including Emergency Air Transport to return you home	Up to CA \$200,000 per insured person
Quarantine expenses after a COVID-19 positive test result, denied entry or contact tracing in destination	CA \$150 a day up to CA \$2,100 per person, or CA \$300 a day up to CA \$4,200 per family (maximum duration of 14 days)
Repatriation due to death	Up to policy limits as outlined in the certificate of insurance

See the frequently asked questions for more details.

\*Does not apply to vacation packages in Europe and the United States.



# Q&A – COVID-19 Emergency Medical Certificate of Insurance included with roundtrip flight from Canada to an international Air Transat destination or a Transat South package

October 30, 2020

## 1. What is Transat's offer in connection with this new integrated insurance?

Eligible customers who book a roundtrip flight from Canada to an international Air Transat destination or a Transat package to Mexico or the Caribbean, from September 25 to November 30, 2020, for stays of up to 21 days for departures between October 1, 2020, and April 30, 2021, will be covered by this insurance at no extra cost. It will automatically be included in the purchase. Eligible customers only.

## 2. Which South destination packages include the COVID-19 medical insurance?

The COVID-19 medical insurance will be included at no extra cost with South packages for the following destinations:

- Costa Rica (San José)
- Cuba (Cayo Coco, Holguin, Varadero)
- Dominican Republic (Puerto Plata, Punta Cana)
- Guadeloupe (Pointe-à-Pitre)
- Jamaica (Montego Bay)
- Martinique (Fort-de-France)
- Mexico (Cancun, Puerto Vallarta)

## 3. Is the COVID-19 medical insurance included with the purchase of United States or Europe packages?

No. It is included with selected South packages, for the previously mentioned destinations only.

## 4. Are clients who book a flight only entitled to this free medical insurance?

Eligible clients who book a roundtrip flight from Canada to an international destination will be entitled to a medical insurance for COVID-19 at no extra cost.



## **5. To which destinations does the integrated return flight insurance apply?**

The COVID-19 medical insurance will be included at no extra cost with international roundtrip flights from Canada to the following destinations:

### **South destinations:**

- Costa Rica (San José)
- Cuba (Cayo Coco, Holguin, Varadero)
- Dominican Republic (Puerto Plata, Punta Cana)
- Guadeloupe (Pointe-à-Pitre)
- Haiti (Port-au-Prince)
- Jamaica (Montego Bay)
- Mexico (Cancun, Puerto Vallarta)
- Martinique (Fort-de-France)
- United States (Fort Lauderdale, Orlando)

### **Europe destinations:**

- France (Paris)
- Portugal (Faro, Lisbon, Porto)
- Spain (Malaga)
- United Kingdom (London)

## **6. Is the COVID-19 medical insurance included for travel to all Air Transat destinations?**

The COVID-19 insurance is included with roundtrip flights from Canada to an international Air Transat destination or Transat packages to Mexico or the Caribbean. It is not included with flights within Canada or flights from an international destination to Canada.

## **7. What is the coverage of this integrated insurance?**

It is an exclusive emergency medical insurance and assistance plan covering medical and quarantine expenses related to COVID-19 offered at no extra cost to clients who book a package to Mexico and the Caribbean or a roundtrip flight from Canada to one of our international destinations. It includes:

- Medical Coverage (Up to \$200,000 CDN per insured) after a COVID-19 positive test result in destination, including Emergency Air Transport to return home ;
- Quarantine expenses (up to \$2,100 CDN per person or \$4,200 CDN per family) after a COVID-19 positive test result, denied entry or contact tracing in destination
- Repatriation due to death



**8. This insurance is provided by which insurer?**

This insurance plan is provided by Manulife, a renowned insurer and long-time partner of Transat.

**9. The free integration of this medical insurance to South Packages and international flights from Canada applies to which booking period?**

This travel insurance is available for bookings made between September 25, 2020, and November 30, 2020.

**10. The free integration of this medical insurance with Southern packages and international flights from Canada applies to which travel period?**

It applies to stays between October 1, 2020, and April 30, 2021. The departure date must be no later than April 30, 2021.

**11. Is this coverage available to customers who have booked a flight but are travelling on a cruise ship?**

No. This coverage is not available for customers travelling on a cruise.

**12. What is the maximum trip duration for this insurance?**

This travel insurance is available for stays of up to 21 days.

**13. Can the coverage be extended?**

No. This integrated insurance plan only covers trips of 21 days or less.

**14. Is the inclusion of this medical insurance in packages and on international flights from Canada retroactive?**

No, it applies to new bookings only, effective as of September 25, 2020.

**15. What is the cost of this medical insurance plan for the client?**

The COVID-19 medical insurance, which is automatically integrated with the purchase of a package or flight, comes at no cost. It is offered free of charge by Transat with the purchase of roundtrip flights from Canada to an international Air Transat destination or Transat packages to Mexico or the Caribbean.

**16. How can the client obtain this medical insurance?**

Whether they book through a travel agent, medical insurance for COVID-19 is automatically included when purchasing South packages or round-trip flights from Canada to an international destination. The client has no specific action to take.



**17. How can customers verify that the medical insurance has been added to their booking and that they are covered by the insurance?**

- TO (TTS): The insurance certificate will be included in the client's travel documents (in the form of a voucher included in the e-docs, which will contain a link to the complete leaflet). It will detail the terms, conditions, exclusions and limitations of the plan, as well as emergency contact numbers.
- TS (TDP): mention on the booking confirmation
- TS (RDXX): to be confirmed
- TS (GDS): the customer will have to contact his travel agency. In the back end, a SSR will be added.

**18. What happens if the client has a medical emergency unrelated to COVID-19 during the trip?**

The COVID-19 insurance plan only covers medical expenses associated with COVID-19 and does not provide comprehensive emergency medical travel insurance coverage. It is recommended travel insurance with comprehensive medical coverage be purchased in addition to the COVID-19 medical insurance provided by Transat.

**19. Can Customers use their travel credit to pay for flights to an international destination or South packages and still be eligible for the integrated COVID-19 insurance plan?**

Yes.

**20. Are all clients on file covered by this integrated insurance?**

Full details on the insurance coverage can be found in Manulife's Q&A document.

**21. What happens if the client contracts COVID-19 before leaving on a trip?**

The customer will have to contact his travel agent to postpone his trip. The COVID-19 insurance plan covers only emergency medical and quarantine expenses due to COVID-19 at destination. A travel credit valid for 12 months will be placed in the customer's file so that the customer can postpone his or her trip. Any difference in price will be at the customer's expense.

**22. Does the integrated medical insurance cover the cost of a COVID-19 test taken while the client is at destination?**

The COVID-19 test at destination will be covered if the client tests positive and incurs eligible medical or quarantine expenses as a result. Non-emergency COVID-19 tests will not be covered.

**23. After booking their vacation package, who can the client or travel agent call if they have questions about the medical insurance?**

Customers can contact Manulife directly at 1-866-521-8506. It is important to understand the insurance coverage.



**24. How can the client get help if they contract COVID-19 while travelling? Who should they call?**

The customer must call Manulife's Assistance Centre at the time of their medical emergency and will receive claims assistance. If the customer is medically unable to call at the time of the emergency, we ask that someone call on their behalf.

The Manulife Assistance Centre is available to assist customers 24/7.

1-844-945-1469 toll-free from Canada

+1 519 945-6029 collect call number (if available)

**25. Can the client pay for the medical and quarantine expenses at destination first and then be reimbursed?**

Customers must call Manulife's Assistance Centre prior to obtaining emergency treatment so that Manulife can provide pre-approval of treatment. If it is medically impossible for the customer to call prior to obtaining emergency treatment, Manulife requests that someone call on their behalf as soon as possible. Otherwise, if the customer does not call the Assistance Centre before obtaining emergency treatment, the customer will have to pay 20% of the eligible medical expenses, which Manulife would normally pay under this insurance.

**26. Does the insurance cover the costs associated with mandatory quarantine at destination if the destination requires all Canadians to quarantine themselves upon arrival even if they do not test positive for COVID-19?**

No.