

Which coverage is right for you?

CAA Insurance offers a selection of plan options that suit you, your vacation and your coverage needs.

	Protects ...	Emergency Medical Coverage	Trip Cancellation & Interruption	Baggage Insurance
Emergency Medical	You.	\$5 MILLION¹	NOT COVERED	NOT COVERED
Trip Only	Your trip investment.	NOT COVERED	✓	NOT COVERED
Emergency Medical + Trip	You. Plus your trip investment.	\$5 MILLION	✓	✓

CAA Travel Insurance & COVID-19 Coverage

Does Emergency Medical Insurance cover COVID-19 related claims?

During the current travel advisory, travellers are eligible for 2.5 million CAD in coverage for COVID-19 related claims assuming the traveller has received one dose of a Health Canada approved vaccine at least 14 days prior to departure.

Fully vaccinated travellers who have received all doses of a Health Canada-approved vaccine and the last dose of those vaccines was administered at least 14 days prior to departure, are eligible for up to \$5 million CAD in coverage.

How your trip investment is protected in a post covid travel world?

If you are denied boarding, entry at customs or other security checkpoints due to health regulations set by the government authorities, CAA Travel Insurance's will provide protection for these unforeseen interruptions to your trip.

CAA Travel Insurance also offers a new benefit called Interruption for Any Other Reason. This benefit is used if your trip is interrupted for any reason not listed in the policy. For example, if there is an emergency back home with your pet.



Do you have a pre-existing medical condition?

Did you know ...

CAA Travel Insurance offers a pre-existing medical condition rider, with coverage up to \$200,000 CAD for pre-existing medical conditions, that can be added to any of our plans that include Emergency Medical coverage.



Don't need Travel Insurance? Meet Frank & Johanne.

Frank and, his partner, Johanne have taken many trips over the years, and each was fraught with disagreement around cancellation insurance. Frank was never a believer in cancellation insurance. He believed that nothing would happen that would cause him to cancel his vacation. Johanne, thought the complete opposite. As a CAA Travel Consultant, Johanne has seen many vacations cancelled for very unexpected reasons.

Several years ago, Frank and Johanne booked an amazing cruise to the Greek islands. Johanne insisted on purchasing cancellation insurance, despite Frank's protests. A week before departure, Frank's appendix burst! The unexpected medical emergency landed Frank in the hospital for nine days and in no state to travel.

Because Frank and Johanne had cancellation insurance through CAA Travel Insurance, they were refunded the total amount they had paid for the cruise. If you were to ask Frank today, he'll tell you that cancellation insurance is an important part of any vacation package.

Credit card coverage, is it enough?

Partly covered isn't covered. It's important to check your credit card coverage to ensure you aren't leaving the province unprotected.

Some important questions to ask:

- Do I need to pay with my credit card to be covered?
- Who is covered under my credit card's travel insurance policy?
- How many days of coverage are included?

Questions regarding Emergency Medical coverage:

- Can I top-up/extend my policy?
- What is the stability period for pre-existing conditions?
- Is there an age limit for medical coverage?

Questions regarding Trip coverage:

- When cancelling a trip, what circumstances will I be covered for?
- What is the amount payable for trip cancellation and interruption?

To learn more or get a no obligation quote, ask your CAA Travel Advisor or visit atlantic.caa.ca/insurance