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Blue Cross suspends sales of medical insurance for Mexico and Caribbean travel

CLARE O'HARA > WEALTH MANAGEMENT REPORTER

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Tourists stroll on the shore of Xcalacoco beach in Playa del Carmen, Quintana Roo state, Mexico, on Jan. 6, 2021, amid the new coronavirus pandemic.

EMILIO ESPEJEL/THE ASSOCIATED PRESS

The Ontario and Quebec divisions of travel insurer Blue Cross are suspending new sales of out-of-country emergency medical insurance for trips to Mexico and the Caribbean, in the wake of Ottawa's decision to ban all flights to the popular sun destinations.

The directive takes effect Feb. 5 and requests for extensions of existing policies will only be made "on an exceptional basis."

Blue Cross Ontario and Blue Cross Quebec did not respond to requests for comment.

The company's policies vary province by province. Alberta Blue Cross has yet to reinstate the sale of new policies, which it suspended in March, 2020.

In an e-mail sent out to travel-insurance agents, Sylvain Charbonneau, chief executive officer of Blue Cross Ontario and Blue Cross Quebec, said the changes were made "in support of collective efforts to slow the spread of COVID-19 and to ensure the safety of clients."

Last week, Prime Minister Justin Trudeau announced that Canada was halting all flights to Mexico and the Caribbean until April 30. Mr. Trudeau has also implemented a stricter quarantine policy, requiring all travellers who arrive in Canada to stay at a government-approved hotel for three nights, at their expense, until they test negative for COVID-19.

Airline operators WestJet Airlines Ltd., Air Canada, Sunwing Airlines Inc. and Transat AT Inc. cancelled flights to those areas. While Mr. Trudeau's efforts have largely stopped travel for the one-week all-inclusive crowd and tour operators, Canadians are still able to access flights to Mexico and the Caribbean by booking flights that connect through U.S. cities.

For some Canadians – such as snowbirds – the stricter quarantine rules have prompted them to extend their travel plans in hopes of bypassing a hotel quarantine if COVID-19 cases begin to decline, says Marty Firestone, president of Travel Secure, a seller of travel medical coverage.

However, he said those longer-term travellers may find that they will be unable to extend their medical coverage under certain policies.

“COVID-19 is a very fluid situation and all travellers must be aware that what is available one day may not be an option for them the next day,” Mr. Firestone said. “If you cannot get an extension to a policy that is about to expire, you better get yourself back to Canada – whether by plane or car – because you do not want to be out of the country without medical insurance in any environment, let alone during a global pandemic.”

It is yet to be seen if other major travel insurers in Canada will follow suit. TuGo travel insurance’s chief customer officer Brad Dance confirmed that the company had not cancelled any travel-insurance sales for any specific destinations.

Julia Koene, a spokesperson for Allianz Global Assistance, told The Globe and Mail that the insurer currently has no plans to suspend sales to Mexico or the Caribbean.

Canada’s largest insurer, Manulife Financial Corp., declined to comment on its travel-insurance policies.

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