

Important Notice Regarding COVID-19 and Travel Insurance Purchased from BMO

Travel insurance is intended to cover losses arising from sudden, unforeseeable and unexpected circumstances. Any claims resulting from events known to you when purchasing your insurance or departing on your trip are not covered.

Important Notice: On October 21, 2021, the Government of Canada lifted its global travel advisory to avoid all non-essential travel outside of Canada due to COVID-19. The travel advisory to avoid all cruise ship travel due to COVID-19 is still in place. To keep up to date on travel advisories specific to your destination, please visit the Government of Canada [website](#).

What does this mean for your BMO Certificate of Insurance?

Out-Of-Province/Country Emergency Medical Insurance Benefits (if purchased)

What is covered

Your medical expenses related to COVID-19 are eligible if you get sick with COVID-19 while on your trip, as long as there is no COVID-19 related travel advisory to avoid non-essential or all travel in effect for your destination on the effective date of your coverage.

What is not covered

Your medical expenses related to COVID-19 are not eligible if you get sick with COVID-19 while on your trip, if a COVID-19 related travel advisory to avoid non-essential or all travel is in effect for your destination on the effective date of your coverage.

The COVID-19 related travel advisory to avoid all cruise ship travel is still in place. Therefore, you are not covered for any medical expenses related to COVID-19 while on a cruise during your trip. This applies regardless if you're travelling for essential or non-essential reasons.

Trip Cancellation Insurance Benefits (if purchased)

What is covered

You are eligible for Trip Cancellation benefits if you contract COVID-19 in Canada after you purchase your Certificate of Insurance and need to cancel your trip as a result.

What is not covered

COVID-19 (and the related travel advisories) is now considered a known event. Therefore, Trip Cancellation benefits are not payable if the Government of Canada reinstates a COVID-19 related travel advisory for your destination advising against non-essential or all travel and you wish to cancel your trip as a result. This applies regardless if you're travelling for essential or non-essential reasons and regardless if you purchased your Certificate of Insurance prior to the reinstatement of a COVID-19 travel advisory.

Trip Interruption Insurance Benefits (if purchased)

What is covered

If you contract COVID-19 while travelling to a destination with no COVID-19 related travel advisory to avoid non-essential or avoid all travel in place on the effective date of your coverage, you are eligible for Trip Interruption benefits.

What is not covered

COVID-19 (and the related travel advisories) are now considered a known event. Therefore, Trip Interruption benefits are not payable if the Government of Canada reinstates a related to COVID-19 travel advisory to avoid non-essential or all travel for your destination and you need to interrupt your trip as a result. This applies regardless if you're travelling for essential or non-essential reasons and regardless if a COVID-19 travel advisory was reinstated after the effective date of your coverage.

10-Day Free Look

Please review your Certificate of Insurance when you receive it to ensure it meets your needs. You have 10 days after purchase to return this Certificate of Insurance for a full refund, provided you have not departed on your trip and a claim has not been incurred.