Subject: CARP sends message to Snowbirds

Snowbirds planning to head south this winter face hefty health and financial risks.

We know that a lot of our Members look forward to escaping the snow for warmer horizons. However, for many of them, its more than just a holiday.

There is a significant population of older adults who rely on their homes abroad to make ends meet, delicately balancing the cost of spending winters there with seasonal campground or cottage accommodations in Canada during May to October. For them, not being able to head South means carrying an extra half year’s living costs to stay on Canadian soil—a financial hit many simply can’t afford to take on top of the rest of the tolls taken by COVID-19.

CARP recently spoke to the Toronto Star on this issue. The following is an excerpt from the article:

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A May 17 Ipsos poll indicated that only 20 per cent of Canadians anticipate travelling outside Canada in 2020; 50 per cent would not be at all likely to do so. Undoubtedly, they are influenced by Global Affairs Canada’s ongoing COVID-19 travel advisory, recommending that Canadians “avoid all non-essential travel outside Canada and to avoid all cruise ship travel until further notice.” The ban has meant that Canadian insurers are not issuing travel health insurance for people who ignore the advisory, putting snowbirds at risk for health expenses related to COVID-19 and other ailments.

Currently, most Canadian insurers are no longer selling individual travel insurance because most policies have a clause that points directly to the government and the threat level in place.

Jana Ray, chief membership and benefits officer for CARP, the advocacy organization for older Canadians, says it’s not surprising that Canadian insurers are hesitant to sell travel insurance. “Cases are so high in parts of the United States right now that I can’t imagine insurers are ready to offer coverage at this time,” she said. “Currently insurers are taking it day by day and anticipating a second wave, so things are up in the air.”

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While some U.S brokers are offering travel insurance, CARP urges our Members to be extremely careful when considering their options. The financial risk could very well be balanced against you.

“If you have co-morbidities, such as heart issues, you should consider your travel options very carefully,” Ray said. “We don’t want people to be underinsured. When you talk about respirators and heart conditions, you could go through $50,000 in coverage in a week, no problem.”

We’re always on the lookout for life-enhancing benefits that save our Members money where it matters most.

Do you know of any travel insurance products offering protection for illnesses, including complications from COVID-19? We’d like to hear about them.

Let us know by writing to benefits@carp.ca