



Important information on international travel

We offer our Travel Benefit in partnership with Global Excel Management (GEM). GEM is a world leader in the travel insurance and assistance industry. While the Government advises on non-essential travel to many regions, if you plan to travel, here's some important information.

If you're traveling, please ensure you read the terms and conditions of your policy prior to any travel. You should confirm that your travel insurance:

- includes health coverage for your destination, and
- doesn't have a specific exclusion for your destination.

Furthermore, major disruptions of service can happen in any country at any time based on unforeseen events. The Government of Canada has [travel advisories](#) in place. We encourage you to visit the [Government of Canada website](#) to learn more.

In the event of an emergency:

- You can call GEM for assistance at **1-800-511-4610**. They're available 24/7 and their number is toll free.

Questions? We're here to help.

We're here when you need us. If you need our assistance, please call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET. A member of our team will be there to support you.