



## **SSC # 63 - CANADIAN TRAVEL INSURANCE: REGULATIONS, COVERAGE, AND ADVISOR OBLIGATIONS**

### **This course is eligible for:**

**4 Life & A&S CE Credits for BC, SK, MB & ON.**

**4 A&S ONLY CE Credits for AB**

### **Target Audience**

This course is designed for licensed Canadian life and accident & sickness insurance advisors, MGAs, travel insurance specialists, and financial professionals who recommend, explain, or support the sale of travel insurance products. It is also suitable for compliance officers, supervisory staff, and advisors seeking to strengthen their understanding of regulatory obligations, suitability requirements, and client-focused practices in the travel insurance marketplace.

### **Course Overview**

*Canadian Travel Insurance: Regulations, Coverage, and Advisor Obligations* provides a comprehensive, regulator-aligned examination of the Canadian travel insurance landscape. The course covers federal and provincial regulatory frameworks, GHIP/OHIP limitations, emergency medical and non-medical benefits, pre-existing condition stability rules, trip cancellation and interruption coverage, high-risk exclusions, and the full suite of advisor disclosure and suitability obligations. Through case studies, applied scenarios, and structured knowledge checks, advisors learn how to assess client needs, identify coverage gaps, and deliver compliant, client-focused recommendations.

The course integrates current regulatory expectations, insurer guidelines, and emerging trends, ensuring advisors can confidently guide clients through increasingly complex travel-related risks and claims processes.

### **Purpose of the Course**

The purpose of this course is to equip Canadian insurance advisors with the regulatory knowledge, product expertise, and professional judgment required to ethically and accurately recommend travel insurance solutions. By the end of the course, advisors will be able to:

- Interpret and apply Canadian travel insurance regulations and insurer-specific requirements
- Explain GHIP/OHIP limitations and how they interact with emergency medical coverage
- Assess client suitability based on health, travel plans, risk profile, and pre-existing conditions
- Communicate exclusions, limitations, and stability rules clearly and transparently
- Support clients through claims processes and documentation requirements
- Demonstrate compliance with disclosure, needs-based sales, and fair treatment of customers (FTC) principles

## **Learning Objectives**

*Upon successful completion of this course, participants will be able to:*

### Regulatory & Compliance Competencies

- Identify the federal and provincial regulatory bodies governing travel insurance in Canada.
- Describe advisor obligations under provincial insurance acts, FTC guidelines, and insurer compliance frameworks.
- Apply disclosure, documentation, and suitability requirements in real-world client scenarios.

### Coverage Knowledge & Technical Competencies

- Explain the limitations of GHIP/OHIP and why supplemental travel medical insurance is required.
- Distinguish between emergency medical, trip cancellation, trip interruption, baggage, and non-medical benefits.
- Interpret pre-existing condition stability rules and insurer-specific medical underwriting requirements.
- Recognize common exclusions, high-risk activities, and situations where coverage may be denied.

### Advisor Practice & Client-Focused Competencies

- Conduct a compliant, needs-based travel insurance assessment using client health, itinerary, and risk factors.
- Communicate coverage terms, exclusions, and limitations in clear, client-friendly language.
- Identify red flags that require additional disclosure, medical questionnaires, or insurer clarification.
- Guide clients through the claims process, including documentation, timelines, and insurer expectations.