

CAFII ALERTS WEEKLY DIGEST: JANUARY 30 TO FEBRUARY 5, 2021

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GOVERNMENT LEGISLATION/JUDICIAL DECISIONS NEWS

Media Coverage, Not Legislation, Prompts Businesses To Reveal Data Breaches: KPMG

By Lyle Adriano, Insurance Business Canada, January 29, 2021

Professional services advisory firm KPMG has commented that Canadian businesses respond immediately to data breaches – but only when the incidents get reported by the media, and not because legislation compels them to do so.

According to Imraan Bashir, KPMG partner & national public sector cyber leader, several of the more notable data breach incidents in recent times were pushed aside by the affected companies until the news about them went public.

Bashir also told IT World Canada that unless there is a “colossal reset” around how businesses, both in the public and private sector, view people’s data, the data will end up exposed or stolen by hackers. He added that organizations that try to sidestep their responsibilities regarding privacy security reporting are rapidly losing the public’s trust.

“And the level of trust towards one company versus the other is dramatically different,” Bashir said, citing a KPMG study which found that 84% of people would take their business elsewhere if a company failed to secure their data from hacking or breaches.

Canada’s laws also have to change and must be enforced in order to improve data protection policies, commented KPMG national partner & privacy, regulatory and risk consulting expert Sylvia Kingsmill.

“Technology doesn’t keep pace with static legislation,” Kingsmill told IT World Canada.

[Read the full article here.](#)

REGULATOR/POLICY-MAKER NEWS

Financial Consumer Agency Of Canada’s Renewed National Strategy For Financial Literacy Can Help Canadians Focus On The Future

By Cary List, Investment Executive, January 29, 2021

It’s been a long and extraordinarily difficult year. And while the first half of 2021 will continue to be a challenge, as we look ahead to the second half of the year, it will finally be time for resilience, renewal and rebuilding confidence in our collective future.

Even as much of the country is once again engaged in lockdowns and states of emergency, there is quiet optimism about the future as vaccine rollouts are finally underway and we can envisage a post-pandemic future. But there's also fatigue in equal measure, and where we go from here remains an open question.

Many Canadians face the daunting task of digging out from these dark times and looking toward the future through the prism of their current vulnerabilities. It will take discipline and conscious societal effort to use insights from the past year, evaluate where we currently stand and what we need to do to chart a course toward financial wellbeing for all Canadians. While professional financial planners hold a key to this daunting challenge, the subject requires a coordinated societal effort among professionals, industry and, indeed, governments across the country if we are to succeed.

In this context, the Financial Consumer Agency of Canada (FCAC) is currently in the process of renewing its national strategy for financial literacy for the next five years. As the strategy is renewed, the FCAC needs to ensure it better reflects the evolving needs of Canadians, particularly given the current economic climate and low consumer confidence. Given today's climate, this strategy is more important than ever, and, if successful, it could have a profound impact on how Canadians meet future challenges like the ones of the past year.

As I consider what a successful strategy will look like, a few things stand out.

[Read the full article here.](#)

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

Canada's Banks Hang On To Branches Despite Pandemic Shift To Online Banking

By James Bradshaw, Banking Reporter, The Globe and Mail, January 31, 2021

Surging use of digital banking tools spurred by the coronavirus pandemic has threatened to make many banks' costly bricks-and-mortar branches obsolete, but so far Canada's largest lenders are hanging on to their extensive networks of storefronts. After governments imposed lockdowns last March to curb the spread of the novel coronavirus, some of Canada's largest banks temporarily closed 15 to 40 per cent of their branches and shortened opening hours at others to protect customers and staff. Call centres were flooded with requests, customers increasingly went online to do their banking, and a digital shift that was expected to take years happened in a matter of months. As the habits of customers change, the banking sector seems primed to cull branches more quickly. Senior bankers are under acute pressure to rein in costs as low interest rates and a slumping economy have made it harder to increase revenues.

But so far, the mass move to online banking forced by the pandemic hasn't proved to be the tipping point for old-fashioned branch banking that many analysts, investors and consultants predicted. Instead, Canadian bankers seem content to "watch and wait," said John Armstrong, national industry lead for financial services at KPMG Canada, in an interview. "I was thinking that maybe this would be a catalyst" for more branch closings, he said. "We haven't actually seen that in Canada."

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-banks-hang-on-to-branches-despite-pandemic-shift-to-online-banking/>

Banking From Home And Canada's Seniors: RBC Sees Surge In Digital & Online Banking By Older Clients

By Rick Lowes, Vice-President, Retirement Strategy, RBC (Paid Sponsor Content For Financial Independence Hub), January 29, 2021

https://findependencehub.com/banking-from-home-and-canadas-seniors-rbc-sees-surge-in-digital-online-banking-by-older-clients/?utm_source=FindependenceHub.com+Daily+Digest&utm_campaign=04df8f499b-FHUB_RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_47a7dc54ad-04df8f499b-242383801

As the pandemic took hold in early 2020, many Canadian seniors quickly learned how to bank safely and securely from home. Now that winter is setting in, many seniors who've continued to use their branch through the pandemic are likely exploring these options. We're looking forward to helping more seniors across Canada discover the simplicity of not having to go outside their home to do their banking, while resting assured their bills will be paid correctly and on time.

We've already heard from many of our senior clients about how pleased they are to have made the transition to online or mobile banking. An elderly client in Prince George, British Columbia who thought he could only transfer funds out of his e-Savings account in person is now very happily doing online banking from home.

A senior in Burlington, Ontario – who wanted to know how he was supposed to pay his bills while the branch across the street was temporarily closed – is now paying all his bills online. And an older client in St. John's, Newfoundland – who had fears about using a computer – couldn't believe how easy and secure it was to do online banking, when one of our advisors walked her through the process over the phone. From coast to coast to coast, seniors like these have been engaging with our online platforms, spurred on by the realities of ongoing physical distancing.

To share some statistics of our own around what this new activity looks like, over this past year we've seen seniors aged 60+ increase their use of electronic money transfers by 101% and digital payments by 46%. Among seniors aged 70+ who are newer to online banking, mobile banking has quickly become their favoured channel for banking from home.

Seniors have been receiving one-on-one support from our advisors that is helping to make them more comfortable with online banking. As a result, we've seen that comfort level translate into empowerment and the ability to make decisions about their finances while banking from the comfort of their homes.

We've also responded quickly to ensure we had comprehensive support in place for seniors and for our employees who work with seniors, aligned with the new Code of Conduct for the Delivery of Banking Services to Seniors ("Seniors Code"). This Seniors Code guides banks in their delivery of banking products and services to Canada's seniors.

In addition to the existing resources and measures we already have in place at RBC, we have updated our internal mandatory training courses for frontline employees. These courses include Power of Attorney, fraud prevention and financial abuse prevention. We also launched our RBC Resource Centre for Seniors, with a comprehensive set of resources, including short video tutorials with step-by-step guidance, showing how simple digital banking tasks like paying bills online, depositing cheques, and sending money transfers can be accomplished from home.

We realize Canadians who are used to visiting a branch for their banking needs may worry when faced with the choice of staying home or visiting a branch in-person. That's why RBC advisors have been proactively contacting seniors through telephone and video chat to check-in and see how we can help support their financial well-being.

We have also been reaching out to clients to see if the pandemic has affected their retirement plans.

Ultimately, we know it's important for all Canadians to understand where they stand in the short to long term, and to offer options and adjustments they can make in response to what's happening around them in the world today.

We want to ensure they know they have these free and accessible tools at their disposal – to pay bills and check their balances, to renew term deposits, to plan for their retirement and more – and that they can feel confident using them.

BMO Bets On Big Tech For Profitability Boost

Big Six bank puts digital tools in center of effort to turn around trailing stock performance

By Kevin Orland, Bloomberg News, February 2, 2021

The pandemic forced Bank of Montreal to upgrade technology in a hurry to help staff and customers cope with lockdowns. Now it's betting that digital tools can help it close its profitability gap with larger rivals.

Canada's fourth-largest bank is pressing ahead with big technology investments to cut costs and try to generate more revenue from existing customers, according to one of the bank's top executives.

The new tools include a small-business platform that can process loan approvals in 20 minutes instead of several days and secure document software so customers don't have to visit branches to sign paperwork.

They're meant to help free up bankers to focus more on advice and sales while allowing the bank to continue trimming its branch network, Erminia Johansson, BMO's head of personal and business banking for the U.S. and Canada, said in an interview.

"We're looking at how we transform our cost base as we go forward, because that is an accelerant for us to then be able to do more investment in marketing programs and in new product capabilities," Johansson said. The bank shut 43 U.S. branches over the past two years, reducing its U.S. network by about 7.5%.

The pandemic has forced financial institutions of all kinds to reimagine themselves. After pledging to protect jobs early in the pandemic -- a promise that caused headcount at the largest U.S. banks to surge in the first nine months of 2020 -- bank executives have turned their attention again to slicing costs.

The shifts include moving jobs to different locations, allowing more staff to work from home and reducing real estate. Analysts at Royal Bank of Canada wrote last month that the U.K.'s largest banks should chop thousands of branches to cut expenses.

For Bank of Montreal, improving retail banking profitability is central to its effort to turn around its stock performance, which ranks last among Canada's five largest banks over the past year. BMO's Canadian personal and commercial business -- its largest unit -- had the second-lowest return on equity among that group in the fiscal year ended October 31.

[Read the full article here.](#)

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Australia Crushed The Pandemic. Canada Didn't. Why?

By The Globe and Mail Editorial Board, February 3, 2021

https://www.theglobeandmail.com/opinion/editorials/article-australia-crushed-the-pandemic-canada-didnt-why/?utm_medium=email&utm_source=Morning%20Update&utm_content=2021-2-4%20at%20Beijing%20Olympics&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Here's a list of the five countries that, as of Wednesday, had vaccinated the highest percentage of their people:

Israel, 58.8 per cent. United Arab Emirates, 34.8 per cent. Britain, 14.9 per cent. Bahrain, 10.2 per cent. United States, 9.8 per cent.

Canada? Canada is at 2.6 per cent – the vast majority of whom have received just one shot – a figure now rising at the pace of a snail running uphill, as promised deliveries from the European Union have evaporated. Canada vaccinated fewer than 12,000 people on Tuesday. For those keeping score at home, that's 0.03 per cent of the population.

The race between new COVID-19 variants and vaccines is a marathon, but two months after the race began, Canada is still within shouting distance of the starting line. Five-hundred metres down, and just 41.7 kilometres to go.

Right about now, you may be thinking, well, of course the Americans are ahead of us: U.S. pharma giants are producing vaccines. That's true. It's also true of Britain, which is manufacturing the Oxford-AstraZeneca vaccine.

However, Britain didn't have that domestic capacity a year ago. It began building it up, early in the pandemic, in anticipation of future developments. It planned ahead.

As for Israel, the UAE and Bahrain, they are relying on imported vaccines. It's hard to say exactly why they were able to procure so much more than Canada, since Ottawa has declined to make almost anything public of its vaccine-import agreements. But it's a fact that three of the world's vaccination leaders are dependent on overseas suppliers.

Yes, a shrinking handful of developed countries, notably Norway and the Netherlands, have vaccination rates currently lower than Canada's (though most of Europe is well ahead, and will pull further ahead if vaccine exports are further restricted). We are not in dead-last place.

That's not exactly cause for celebration, or reason for complacency.

Ottawa and the provinces should have spent the past year aiming to emulate and outpace the pandemic's gold-medal nations. Instead, Canadians outside of the Atlantic provinces – which have been going for gold – have in effect been told to look on the bright side: Sure it's bad but, somewhere else, things are worse. Worse is always possible.

Then again, so is better. Consider our antipodean twin, Australia. It's the southern hemisphere's Canada: similar level of development and wealth, similar institutions of federalism, and a population of 26 million. Since the start of the pandemic, Australia has had fewer than 1,000 deaths. Canada recently passed 20,000. Australia is currently averaging just six new cases per day. And no one has died since December.

Early last year, the Australians took aggressive public-health measures of physical distancing and lockdown to bring the virus to heel. They understood that an ounce of prevention is worth pounds of cure.

As part of that, they also brought in border-control measures, including mandatory quarantine facilities for travellers – measures used by other gold-medal countries, from Hong Kong to South Korea, but which Ottawa until recently refused to touch.

Australia is behind Canada in one respect: It has yet to administer a single inoculation. But Australia is no longer in a race between virus variants and vaccines; it stopped the virus in its tracks. When the pandemic is over and the butcher's bill is delivered, our southern twin's tally of dead and hospitalized will be a tiny fraction of ours.

And once Australia starts vaccinating next month, it stands ready to outpace Canada on that score, too. Australia, just like Canada, last year signed contracts for a variety of promising, in-development vaccines. But it didn't stop there. It also ramped up domestic manufacturing capacity and licensed the AstraZeneca vaccine.

By next month, Australian pharma giant CSL will be producing approximately one million AstraZeneca doses a week, in Australia. That's in addition to the country's contracts for millions of imported doses. Canada thought it had bought insurance by purchasing from multiple international suppliers; Australia further insured itself by licensing a leading vaccine for domestic production.

With one million locally manufactured doses a week, Australia will soon be vaccinating at least 4 per cent of its population, weekly. Oh, Canada.

Can We Start Talking About The End Of COVID-19 Lockdowns Now?

By The Globe and Mail Editorial Board, January 29, 2021

https://www.theglobeandmail.com/opinion/editorials/article-can-we-start-talking-about-the-end-of-covid-19-lockdowns-now/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2021-1-30_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

It was a year ago this week that Canada recorded its first confirmed case of COVID-19. Since then, more than 761,000 cases have been added to our pandemic ledger, and more than 19,500 deaths.

Also since then, the provinces' response to the pandemic has had a singular focus: flattening the curve of new cases through partial or complete business and school lockdowns, at the documented expense of the economy, jobs, education and mental health.

The lockdowns have worked. No government has been happy to impose curfews, stay-at-home orders and the like, but the measures have saved lives and prevented hospitals from being overrun. One can easily imagine how bad things might have gotten last spring, or could still get this winter, without the extreme physical-distancing measures implemented in many provinces.

The question Canadians are starting to ask, though, is, will they be living through more of the same painful disruptions for another year?

The answer would be a hard yes were it not for one critical factor: vaccinations. They are here, and they are getting administered – in spite of early hiccups in their rollout.

If the provinces meet their goals and inoculate elderly people living in long-term care and retirement homes by the spring, the singular focus on limiting new cases at all costs has to fall into question.

After all, about 75 per cent to 80 per cent of the people who have died in Canada were living in communal homes. And only 690 of the 17,315 people who died of COVID-19 up to Jan. 15 of this year were under 60, according to Statistics Canada.

That's why the vaccine is being rolled out first in LTC and retirement homes, and then will go to Canadians in decreasing order of age. And that should mean that the worst consequences of the pandemic will be mitigated by the summer.

So at what point will Ottawa and the provinces conclude that the positive effects of lockdowns (fewer cases and deaths) no longer outweigh a growing number of negatives?

The Toronto Hospital for Sick Children last week reiterated the many harms caused by classroom closings, and added a new danger: a "shadow pandemic" of eating disorders among children and teens.

Add these to the impact on the economy, on government deficits and on general mental health, and it could become harder for health officials to sell the idea that the absolute priority must be to control new case rates at any expense.

They may have to admit that it is in the national interest to reopen all classrooms, restaurants and non-essential businesses before the full effects of mass inoculation set in – even though some people will still die of COVID-19, and still wind up in the ICU, but in fewer numbers.

It is the job of public-health officials, in unison with elected officials, to manage such trade-offs.

Pneumonia and influenza, for instance, together kill between 6,000 and 9,000 Canadians each year – numbers that could be dramatically reduced by stricter suppression measures, as they collaterally were this year, except that society deems the toll acceptable.

As well, over the course of the pandemic, public-health officials in Quebec and Ontario, the worst hit provinces, have tried to make in-class schooling a priority, choosing the benefits for children over the risk of infections whenever possible.

The same thinking should be broadened to more of society as the year continues. This will not mean ending infection suppression measures such as mask-wearing, working from home, testing and tracing, travel curbs and crowd-control limits. These will be with us for a long time, especially now that alarmingly contagious variants of the COVID-19 virus have been detected in Canada.

Make no mistake: the ramping up of vaccinations into the summer will not mean the end of the pandemic, or result in a return to normalcy this year. No way.

But business and school closings – the suppression measures with the worst side effects – should in theory be coming to an end. Small businesses and restaurants could reopen in more places, and more parents could plan on in-class learning again this school year, if the risk of dying from COVID-19 drops as it is expected to.

It's time to start talking about this. Canadians need hope. Their governments need to extract as much of this precious resource from every vial of vaccine as they can.

When Will The COVID-19 Pandemic End?: McKinsey

By Sarun Charumilind, Matt Craven, Jessica Lamb, Adam Sabow, and Matt Wilson, Partners, McKinsey, January 20, 2021

<https://www.mckinsey.com/industries/healthcare-systems-and-services/our-insights/when-will-the-covid-19-pandemic-end#>

This article updates our earlier perspectives on when the coronavirus pandemic will end. Transition toward normalcy in the United States remains most likely in the second quarter of 2021 and herd immunity in the third and fourth quarters, but the emergence of new strains and a slow start to vaccine rollout raise real risks to both timelines. We also add a perspective for the United Kingdom.

The past five weeks have brought an array of conflicting news on the COVID-19 pandemic, affecting our estimates about when the coronavirus pandemic will end. Margaret Keenan, a British nonagenarian, made history on December 8 by becoming the first person to receive the Pfizer-BioNTech vaccine for SARS-CoV-2 outside a clinical trial. Since then, several other vaccines have been authorized for use around the world. Sufficient doses are likely to be available to vaccinate high-risk populations in the United States in the first half of 2021. In parallel, however, more-infectious strains of the virus have been detected in South Africa, the United Kingdom, and elsewhere and have spread to an increasing number of countries. And the initial rollout of vaccines has been slower than hoped in many places.

While the United States could still achieve herd immunity in the third or fourth quarter of 2021 (in line with the peak probability in our previous estimates), the emergence of more-infectious variants of SARS-CoV-2 increases the risk that this milestone will not be achieved until later. More-infectious viruses require that a higher percentage of people be simultaneously immune to reach herd immunity.

While a more infectious variant likely means more people are acquiring natural immunity through infection (despite ongoing efforts to minimize new cases), the net impact of more-infectious strains is likely to be that a higher portion of the population needs to be vaccinated, which may take more time.

We still believe that the United States can transition toward normalcy during the second quarter of 2021, but the same risks also threaten this timeline. A transition toward normalcy would be driven by a combination of seasonality aiding a decline in cases and early vaccine doses helping reduce mortality by protecting those at greatest risk of serious illness. As COVID-19's impact on health wanes, we are likely to see greater normalization of social and economic life.

Data on the availability of vaccine doses in the United States increase confidence that this is possible, but the slow start to the vaccine rollout reinforces that success is by no means guaranteed.

This article describes “most likely” timelines for when the coronavirus pandemic will end. It is now harder to imagine the United States or United Kingdom transitioning to normalcy before second quarter 2021 or reaching herd immunity before third quarter 2021. But a number of other factors could delay the timelines beyond those described, including unexpected safety issues emerging with early vaccines, significant manufacturing or supply-chain delays, continued slow adoption, further mutation, or a shorter-than-anticipated duration of vaccine-conferred immunity.

Herd immunity will also require vaccines to be effective in reducing transmission of SARS-CoV-2, not just in protecting vaccinated individuals from getting sick. This is likely, but has not yet been proven at scale.

Herd immunity

Herd immunity to a pathogen is achieved when a sufficient portion of a population is simultaneously immune to prevent sustained transmission. The threshold to achieve it is governed by a number of factors, including the transmissibility of the disease. More-infectious strains of SARS-CoV-2 therefore raise the bar on herd immunity. The virus has been mutating since it was identified a year ago. The concerning development in recent weeks has been the confirmation of new strains in South Africa, the United Kingdom, and elsewhere that combine multiple mutations and have different profiles. While data are still emerging, initial estimates suggest that the transmissibility rate of the UK strain is 40 to 80 percent higher than that of the original SARS-CoV-2 strain, and that transmission rates could be higher among children too. There is no evidence of higher case fatality with either new strain, but there are fears that new strains may affect how antibodies bind to the virus and may reduce the efficacy of vaccines or antibody treatments developed over the past few months. More data are likely to emerge on this in the weeks ahead.

If these strains become dominant, they may cause a material delay in reaching herd immunity. While many people are acquiring natural immunity through infection, variants with enhanced transmissibility, if they predominate among all strains, could increase the proportion of people who need to be simultaneously immune to achieve herd immunity by ten to 20 percentage points, and increase vaccine coverage levels needed to 65 to 80 percent of the population (or 78 to 95 percent of those over 12 years old).

Vaccinating more people is a nonlinear challenge. Consumer surveys suggest that a portion of the population is cautious about vaccination. Increasing coverage from 70 to 80 percent is therefore harder than increasing from 60 to 70 percent.

Because more-transmissible variants raise herd-immunity thresholds, there will also be less tolerance for low vaccine effectiveness. For example, with a variant that is 40 to 80 percent more transmissible, vaccine efficacy of 90 percent would require 83 to 100 percent of those over 12 to be vaccinated; efficacy of anything less than 75 percent would make herd immunity likely unachievable through vaccination of only those over 12.

While the variant of concern appears to be most widespread in the United Kingdom, it has been detected in over 30 countries, many of which (including the United States) have limited capacity for genetic sequencing. As a result, we may be significantly underestimating its spread. The strain is likely to continue spreading in the coming months, propelled by its reproductive advantage over the original. This appears to have occurred in southern England over the past few months. If new strains predominate, they could lead to a longer timeline to herd immunity.

Vaccine rollout: A slow start, but there is still time to improve

The speed of COVID-19 vaccine development has been an unqualified success. The approval, in at least one country, of vaccines made by Pfizer and BioNTech, Moderna, Oxford and AstraZeneca, Sinopharm, Serum Institute, Bharat Biotech, Gamaleya, and others within a year of viral sequencing smashed all records for development timelines. But rollout is off to a slow start. While countries such as Israel have shown what is possible, the United States has fallen behind its targets. It is still early days, and there is time to accelerate, but there is little margin for error if the United States is to achieve herd immunity in third quarter 2021. In addition, not all regions are adhering closely to manufacturer dosing protocols—for example, delaying second doses or giving a first dose from one manufacturer followed by a second from another—and the impact of that is unclear. These approaches could reduce mortality in the short term by broadening access, but they could also delay herd immunity if, for example, a delayed second dose reduces efficacy. It's also possible that once most people in the highest-risk groups have received vaccinations, the pace of vaccination will slow if lower-risk groups do not embrace the opportunity.

We believe that herd immunity in the United States is still most likely in third or fourth quarter 2021, but that the chance of delay until first quarter 2022 or beyond has increased (Exhibit 2). There is relatively little chance of achieving herd immunity before then. Even later herd immunity remains possible if other challenges arise, especially vaccine safety concerns or ambivalence to vaccination following a transition toward normalcy. This potential delay represents a call to action for policy makers, both in terms of the pace of the vaccine rollout and how new strains are managed.

Increasing recognition of medium-term endemicity

While many parts of the world are expected to reach herd immunity against COVID-19, there is increasing consensus that globally, SARS-CoV-2 is likely to remain endemic in the medium term. David Heymann, the chairman of the World Health Organization's Strategic and Technical Advisory Group for Infectious Hazards, noted in December that endemicity may be the "destiny" of this virus. This might make COVID-19 analogous to measles—a disease that causes intermittent, limited outbreaks in countries with well-developed vaccination programs but significant ongoing disease in parts of the world where access to vaccines is more limited. It is also possible that COVID-19 will be seasonal, with predictable annual peaks in parts of the world where it is endemic.

Transition toward normalcy

A transition toward normalcy will occur when COVID-19 mortality falls and the disease is de-exceptionalized in society. COVID-19 will not disappear during this transition, but will become a more normal part of the baseline disease burden in society (like flu, for example), rather than a special threat requiring exceptional societal response.

During this transition, controlling the spread of SARS-CoV-2 will still require public-health measures (such as continued COVID-19 testing and mask use in many settings), but mortality will fall significantly, allowing greater normalization of business and social activities. This will be driven by a combination of early vaccine rollout (which, being directed first at those at greatest risk, should reduce deaths faster than cases), seasonality, increasing natural immunity, and stronger public-health response.

Increasing clarity on the availability of vaccine doses during the first half of 2021 in the United States improves the odds of an early transition toward normalcy. As Exhibit 3 shows, Pfizer and Moderna are expected to deliver sufficient vaccine doses to vaccinate all high-risk Americans during the first half of the year. This does not account for other vaccines that are likely to become available, including those approved in other markets (for example, Oxford-AstraZeneca) or others that are likely to report clinical trial data in the first quarter of 2021 (including Johnson & Johnson and Novavax). Older people are generally more willing to be vaccinated than the general population. However, slow initial rollout of the vaccines and the spread of more infectious variants increase the risk that significant mortality continues in the second quarter, blunting a transition to normalcy.

Taking these variables into account, we still believe that a transition toward normalcy is likely during second quarter for the United States, but that downside risks have increased. If early vaccine doses reach a significant percentage of high-risk elderly individuals by the end of quarter one, the combination of protecting these groups and the arrival of spring in the northern hemisphere should improve the situation compared with where the United States is now. Depending on vaccination progress over the summer (whether the United States is on the earlier or later end of the herd immunity window), there may be a smaller fall wave of disease in third to fourth quarter 2021.

While the potential for a transition toward normalcy in just a few months is encouraging, many signs suggest that the next six to eight weeks will be difficult. Case and death numbers are at or near all-time highs in many locations, new variants may accelerate short-term transmission, and vaccine rollout has not yet proceeded far enough to protect much of the population. Strong public-health measures will remain critical to saving lives during this period.

Timeline for the United Kingdom

We see similar dynamics in the United Kingdom. Three factors lead us to believe that timelines for herd immunity and transition toward normalcy in the United Kingdom will be similar to those in the United States. First, access to vaccines is sufficient to immunize a large percentage of both the US and UK populations during 2021. Second, public willingness to be vaccinated is generally similar between the two countries. Third, the fraction of US and UK residents who already have natural immunity from prior infection is in the same range (with significant variability among regions within countries).

The variant of concern represents a potential source of difference. While it is known to be highly prevalent in the United Kingdom and present in the United States, there is a significant chance that it will predominate throughout the United States over the coming months. All else being equal, countries with a higher proportion of more-infectious variants—assuming they increase public-health measures to handle them—are likely to achieve herd immunity later.

We will add a perspective for other parts of the world, including the rest of Western Europe, in future updates to this article. Twelve months ago, most people weren't thinking about COVID-19. Today, much of the world is intensely focused on it, but we can reasonably expect the imminent threat to abate. Much work remains to be done. In the short term, public-health measures can help control the pandemic, but even when herd immunity is achieved, managing the risk of COVID-19 will require monitoring, potential revaccination, and treatment of isolated cases. Every country has its own COVID-19 story, but those stories will eventually reach some kind of ending.

Airlines Suspend Flights To Sun Destinations Until April 30 Amid Growing Variant Concerns

By Nicole Gibillini, Global News, January 29, 2021

<https://www.msn.com/en-ca/news/canada/airlines-suspend-flights-to-sun-destinations-until-april-30-amid-growing-variant-concerns/ar-BB1ddC9C?ocid=msedgdhp>

Prime Minister Justin Trudeau says Canada's major airlines will suspend service to all Caribbean destinations and Mexico starting this Sunday until April 30 as more infectious variants of COVID-19 continue to spread.

All international passenger flights must land at only four airports in Vancouver, Toronto, Calgary and Montreal. "The government asked, and we agreed," WestJet president and CEO Ed Sims said in a statement Friday.

"While we know that air travel is responsible for less than two per cent of cases since the start of the crisis, and even less today, we recognize the Government of Canada's ask is a precautionary measure."

The Calgary-based company said it is working to bring back its Canadian customers currently in Mexico and the Caribbean over the next two weeks.

Air Canada did not immediately respond to Global News' request for comment.

Transport Minister Omar Alghabra says the federal government is developing an assistance package for Canadian airlines, airports and the aerospace industry, but did not provide specifics.

"Our government understands that a strong air sector is vital for Canada's economy and the well-being of Canadians," Alghabra said during a press conference Friday.

"With passenger levels still down almost 90 per cent, airlines have been forced to take drastic measures to remain viable. The sector cannot respond to these challenges on its own."

The move to halt flights to sun destinations comes after weeks of Trudeau urging Canadians not to take any non-essential trips outside the country and warning the government could impose restrictions at any time.

Non-essential travel into Canada by most foreign nationals has been banned since the pandemic first began sweeping across the country last March.

Anyone entering the country has been required to self-quarantine for two weeks.

Federal Government, Airlines Agree To Halt Flights To Caribbean, Mexico; Mandatory Hotel Quarantines Coming Within Weeks

By Marieke Walsh and Eric Atkins, The Globe and Mail, January 29, 2021

Flights to Mexico and the Caribbean will grind to a halt on Sunday as the federal government and airlines announced a deal to suspend flights to the sun destinations until April 30. The airlines will co-ordinate return flights with travellers currently abroad, Prime Minister Justin Trudeau announced at a news conference on Friday.

In the coming weeks the federal government will also introduce mandatory COVID-19 testing upon arrival at airports, and this will be on top of the pre-boarding requirement for a negative COVID-19 test, Mr. Trudeau said.

Following the second test, travellers will have to wait three days at a designated hotel for their test result. Mr. Trudeau said the hotel stays will cost travellers more than \$2,000. If the traveller's second test is negative, they will be able to complete their 14-day quarantine at home "under significantly increased surveillance and enforcement."

However if travellers test positive they will have to complete their 14-day quarantine in a designated government facility to make sure they're not carrying variants of "particular concern," Mr. Trudeau said.

The government is hoping the changes will deter sunseekers and slow the spread of new, more dangerous, coronavirus variants. The heightened concern is supported by epidemiological models from scientists at Simon Fraser University, which project daily case counts could far outpace the records set in the current wave of the pandemic if a new variant takes hold in the general population.

Mr. Trudeau said non-essential travellers entering Canada at a land border will soon have to show a negative COVID-19 test before entering and more testing requirements will be announced in the coming weeks.

[Read the full article here.](#)

Ontario To Make COVID-19 Testing Mandatory For International Travellers Arriving At Pearson Airport

By Laura Stone, The Globe and Mail, January 29, 2021

[Ontario to make COVID-19 testing mandatory for international travellers arriving at Pearson airport - The Globe and Mail](#)

Ontario is set to make testing mandatory upon arrival for all incoming international travelers to the country's largest airport in a bid to control the faster-spreading coronavirus variants.

The new measure will take effect on Monday at Toronto Pearson International Airport, according to a senior government source with knowledge of the announcement. The source was granted anonymity as they were not authorized to speak publicly.

The new travel measure, part of a new six-point plan to target more contagious COVID-19 variants, will be announced on Friday afternoon at a press conference with Premier Doug Ford and the province's top health official, David Williams.

Ontario also plans to broaden testing to include U.S. border crossings into the province, the source said, and to roll out more rapid tests at long-term care homes and schools.

Prime Minister Justin Trudeau is also expected to announce new travel restrictions on Friday, which include measures to prevent people from travelling as well as ones to discourage it. Options on the table include increasing the number of people dedicated to enforcing the 14-day quarantine, to requiring all returning non-essential travellers to quarantine at a government-designated hotel at their own expense.

Mr. Ford's government has already launched a voluntary pilot project at Pearson airport to test incoming travellers. According to data released by the province, 2.26 per cent of 6,850 passengers tested at Toronto's Pearson International Airport were positive for COVID-19 and four of those cases are suspected variants. Other data collected by the province in December show people are not following the current 14-day quarantine rule, which has little enforcement.

As of January 7, Ottawa required all travellers flying into Canada to show proof of a negative COVID-19 test, taken within three days of travelling.

Ontario reported 1,837 new cases of COVID-19 today and 58 more deaths.

Mandatory COVID-19 Testing For International Travellers Begins At Toronto's Pearson Airport

By Morgan Lowrie, The Canadian Press, February 1, 2021

A rule requiring international travellers landing at Ontario's largest airport to take a COVID-19 test came into effect Monday. Canada's chief public health officer said new COVID-19 cases have been trending downward across the country in recent days, but she is warning it's crucial to keep strong measures in place to maintain the tendency.

"With still elevated daily case counts and high rates of infection across all age groups, the risk remains that trends could reverse quickly, and some areas of the country are seeing increased activity," Theresa Tam said in a statement.

Quebec reported fewer than 1,000 daily COVID-19 infections Monday for the first time since early November, while Ontario reported 1,969 cases due to what Health Minister Christine Elliott describes as a data catch-up that includes some previously unreported cases.

But authorities have said the reports of a contagious variant spreading in parts of Ontario as well as a slowdown in national vaccine deliveries justify the need for tough new travel restrictions.

Ontario has recorded dozens of cases of the U.K. variant of COVID-19, and on Monday it reported its first case of a variant that emerged in South Africa late last year. A small number of cases have already been confirmed in other Canadian provinces, including Alberta and British Columbia.

The province's chief medical officer said the case was found in Peel Region in a person who did not have a known history of travel or any known contact with someone who has travelled.

Both York Region and Toronto Public Health reported new cases of the U.K. variant on Monday, including two linked to an outbreak at a meat processing facility.

Canada's new travel rules, expected to take effect soon, include a requirement that inbound travellers spend the first three days of their quarantine at a supervised hotel and take a COVID-19 test at their own expense.

[Read the full article here.](#)

What Are Canada's Latest COVID-19 Travel Restrictions? Quarantine Hotels And Airport Testing Explained

By The Globe and Mail, January 29, 2021

To keep out highly contagious COVID-19 variants, Canada is tightening restrictions to keep caseloads under control – and if you're coming home from abroad, it'll cost you. Here's what you need to know. As foreign COVID-19 variants spread more quickly, and vaccine shipments to Canada arrive more slowly, the federal government is stepping up their restrictions on travel to make sure hospitals aren't overwhelmed. If you're planning to go abroad, the Prime Minister strongly suggests you don't. And if you're already overseas, you should be prepared for new measures when you come home, such as mandatory tests at the airport or hotel quarantines that you'll have to pay for. Here's what you need to know.

Read Story (Subscription Required): <https://www.theglobeandmail.com/politics/article-canada-covid-19-travel-restrictions-quarantine-hotel-testing-explainer/>

International Air Travellers Arriving In Canada Should Prepare For Post-Flight Testing, Hotel Quarantine As Soon As Thursday, February 4: Transport Minister

By Raisa Patel, CBC News, January 31, 2021

<https://www.cbc.ca/news/politics/new-pandemic-travel-measures-soon-1.5895349#:~:text=0-Transport%20Minister%20Omar%20Alghabra%20says%20air%20travellers%20should%20be%20prepared,Rosemary%20Barton%20Live%20on%20Sunday>.

Transport Minister Omar Alghabra says air travellers should be prepared for COVID-19 testing upon arrival in Canada and hotel quarantine requirements to come into effect as soon as Thursday.

"I would ask people to be prepared as soon as Feb. 4," Alghabra said in an interview on Rosemary Barton Live on Sunday. "I can't tell you if that's exactly when it's going to start, but I would ask people to be ready for it as soon as possible."

On Friday, Prime Minister Justin Trudeau announced that mandatory PCR testing would soon be required for people returning to Canada, on top of pre-departure test requirements implemented earlier this year.

Travellers will then have to wait up to three days at a government-approved hotel for their results, which Trudeau said must be paid by the traveller and could cost upwards of \$2,000.

As of 11.59 p.m. ET Wednesday, all international passenger, private and charter flights — including from the United States and other previously exempted countries — will be funnelled through the Vancouver, Toronto, Calgary and Montreal airports.

Alghabra said post-arrival testing will take place at those airports, before passengers quarantine at a nearby hotel. That means travellers bound for destinations outside those four cities will need to wait for their test results before continuing on to their final destination — at which point they will still need to have a plan for the remainder of their 14-day quarantine.

There are "very limited exceptions" to these rules, a news release from Transport Canada said.

'We even considered banning all flights'

Starting Sunday, Air Canada, WestJet, Sunwing and Air Transat have also agreed to halt service to Mexico and all Caribbean countries until the end of April.

When asked by CBC Chief Political Correspondent Rosemary Barton why wider travel restrictions were not imposed, Alghabra said the possibility had been considered.

"We thought very hard about it and we considered all options. We even considered banning all flights. But that would have had a detrimental impact on our delivery of essential products and services to Canada," the minister said.

"So we wanted to make sure that we don't have a negative impact on other important aspects of our society and our economy.... No one answer is perfect, but combining all of these options together gives us a solid plan to protect Canadians."

Ottawa still in talks with U.S. over land border measures

Alghabra also said the government remains in talks with the U.S. government over potential new safety measures at land ports of entry.

Public Safety Minister Bill Blair is taking the lead on those conversations, which concern non-essential travel and the land border shared by the two countries, Alghabra said.

Trudeau said Friday that in the coming weeks, Canada will begin requiring non-essential travellers to show proof of a negative test before entering the land border with the U.S.

U.S. officials are also looking at mandating COVID-19 testing for domestic flights within the country, a move Alghabra said would fall to the provinces to implement here at home.

"We regulate what's in the air, but we don't regulate when you cross provincial boundaries," he said.

Jordan Is No Longer Requiring Travelers to Quarantine

By Jessica Poitevien, Travel Leisure, February 3, 2021

[Jordan Is No Longer Requiring Travelers to Quarantine \(msn.com\)](#)

After previously implementing one of the strictest lockdowns in the Middle East, Jordan is changing its travel restrictions yet again. Now, travelers headed to Jordan no longer have to quarantine for seven days, but other entry requirements have been put in place.

When the COVID-19 pandemic struck in March 2020, Jordan closed its borders and international airports almost immediately. The country did not re-open to visitors until August 5, and even then, it only allowed travelers from select countries.

Quarantine restrictions were originally put in place for international travelers, but under the new rules, that won't be necessary. Instead, these travelers will need to provide proof of a valid negative PCR test taken within 72 hours of departure. Upon arrival in Jordan, any passenger above the age of five must undergo another mandatory PCR test. According to Lonely Planet, this test is at passengers' own expense and costs JD28 (\$40). The fee is currently collected by the airline upon checking in at the passengers' point of departure.

Once in Jordan, travelers will find that many of the country's most famous sites, including the UNESCO World Heritage Site Petra, are open for visitors. Masks are mandatory at the site, and visitors must also adhere to social distancing guidelines. Other popular attractions visitors can enjoy in Jordan include floating in the Dead Sea and exploring the deserts near Wadi Rum.

Jordan is not the only country to have recently changed its quarantine regulations. In Romania, fully vaccinated travelers are now exempt from the country's previous quarantine requirements, while Canada just expanded its entry requirements to include retesting and quarantine.

With Just 141 Tickets Issued, PHAC Says Most Travellers Are Following Quarantine Laws

By Catharine Tunney, CBC News, February 3, 2021

Only a small percentage of Canadians have been fined for flouting quarantine rules since the federal government brought in strict measures last year, says the Public Health Agency of Canada.

While international travel has nose-dived in the last year, millions of travellers have entered the country since March, when the federal government first brought in measures to curb the flow.

Of the more than two million travellers who have had to legally quarantine, law enforcement agencies have followed up with at least 48,682 of them, as of January 26, said the agency.

The government said the vast majority, nearly 99 per cent, have complied with quarantine requirements.

PHAC spokesperson Tammy Jarbeau said over the last 10 months, police across the country have issued at least 141 contravention tickets and laid eight summary conviction charges under the Quarantine Act. Those charged face penalties of up to six months in jail and/or fines of up to \$750,000.

Police have also recorded at least 221 verbal warnings and 23 written warnings.

Jarbeau cautioned that their numbers might not capture the whole picture since it's up to local police detachments to pass on data to the federal government.

The updated figures come as the federal government prepares to implement stricter surveillance measures.

The federal government said it has been contacting about 6,500 travellers a day, through either live-agent or automated phone calls, to check if they are following the mandatory isolation rules. If officials have reason to believe someone isn't complying, or if they are unable to reach the traveller in question, PHAC can request a follow-up by law enforcement.

The health agency said it is now training employees at four security companies (Canadian Corps of Commissioners, G4S Secure Solutions Ltd., Garda Canada Security Corporation (GardaWorld), and Paladin Risk Solutions) to complete compliance checks in 35 cities. The new screening officers will visit travellers' quarantine locations to confirm that travellers are complying.

The compliance officers will be able to issue verbal warnings but any cases that warrant a stronger enforcement action will be referred to the health agency which can refer the case to law enforcement for follow-up.

A pilot was launched in Montreal and Toronto last week, with a national roll-out "in the weeks ahead," according to the federal government.

[Read the full article here.](#)

Vast Majority Of Canadians Support Tighter Restrictions On International Travel, New Poll Suggests

By Christopher Reynolds, The Canadian Press, February 2, 2021

[Vast majority of Canadians support tighter restrictions on international travel, new poll suggests - The Globe and Mail](#)

The vast majority of Canadians support tighter restrictions on international travel imposed by the federal government, a new poll suggests.

Eighty-six per cent of respondents agree with stricter measures that suspend flights to most sun destinations and require quarantining at a hotel at the passenger's expense upon arrival in Canada, according to an online survey by Leger and the Association for Canadian Studies.

The poll also found that 87 per cent of respondents think the government should go further by banning international travel until there are several consecutive days of reduced COVID-19 numbers.

The wariness of foreign trips stems in part from more transmissible – and possibly more lethal – variants of the virus emerging abroad as well as homegrown politicians jetting off to far-flung beaches during the holidays, says Leger executive vice-president Christian Bourque.

"We probably would not have gotten such high numbers before the whole talk about the South African variant, the Brazil variant," Bourque said in an interview. "I think this probably jolted Canadians in a way.

"And then when you see people coming back with a very nice tan, you're thinking, 'Why am I making the effort and you're not?' And in certain cases it was MLAs and even (provincial) cabinet ministers," senators and MPs, he noted.

Prime Minister Justin Trudeau announced last Friday that Canadian airlines have suspended flights to Mexico and the Caribbean until April 30 and that returning passengers will soon have to self-isolate at a federal facility for up to three days after taking a PCR test at the airport.

The reaction differed depending on geography, with 91 per cent of respondents from Quebec and Atlantic Canada in favour of the new restrictions but just three out of four Albertans backing the clampdown, the poll found.

The possibility of even stricter rules such as an outright ban on international travel raises questions around the flow of essential goods, many of which enter the country in the bellies of passenger planes, and around freedom of movement as guaranteed in the Canadian Constitution.

Section 6 of the Charter of Rights and Freedoms states that "every citizen of Canada has the right to enter, remain in and leave Canada," though all rights are subject to reasonable limits.

The urge for tougher travel rules comes as Canadians find their mental health on the wane, with just 29 per cent of survey respondents rating it as very good or excellent, the lowest since the pandemic began.

"We're getting into the doldrums of February, and things are not improving. If you look from November to today, it's a steady decline in self-perception of the state of your mental health," Bourque said.

Conducted January 29 to 31, the online poll surveyed 1,559 Canadians. It cannot be assigned a margin of error because internet-based polls are not considered random samples.

Man In Forced Detention In A Canada COVID Hotel

By Joe Warmington, Toronto Sun, February 3, 2021

[WARMINGTON: Man in forced detention in a Canada COVID hotel | Toronto Sun](#)

You will have to forgive Steve Duesing for not believing there are no COVID-19 internment centres in Canada.

"I'm in one," the 34-year-old Scarborough man told the Toronto Sun on Tuesday.

Not by choice.

"I was told when I arrived (at Pearson International Airport) Sunday night from Charlotte that it was either three days quarantine or go to jail."

So he was escorted on a shuttle bus from Pearson to the nearby Radisson Hotel on Dixon Rd. But this is no normal hotel stay.

"I am not allowed to leave the room," he said. "There is a guard at the end of the hall."

So, he must remain in a ninth-floor hotel room while waiting for the results of a COVID test he was forced to take.

Joined by award-winning photographer Jack Boland, I interviewed Steve on the phone from the parking lot as we looked at him through the window of his room where he could see Tim Hortons, Harvey's, Subway and Swiss Chalet.

"But I was told I can't order in food," said Steve.

He's effectively incarcerated.

"It feels like that," he said. "I don't have any say in it."

The worst part is before he left from visiting a friend in North Carolina, he got a COVID-19 test as required by new rules.

"It cost me \$130," he said. "I tested negative."

Duesing said his ordeal began when the Public Health Agency of Canada didn't accept his rapid test and ordered him detained until the results of their own test were known. The agency did not respond to the Sun's request for a comment.

"I was escorted by police to a shuttle bus and taken to this hotel, which is fenced off from the public."

It definitely has a detention centre feel to it. There is a barrier preventing anybody from coming and going and a security detail checks every vehicle entering the property.

It's a lonely, solitary existence, added Steve. "I should be allowed to leave at 10 p.m. tonight (Tuesday)."

This doesn't seem legal in a free country. It also seems punitive. If he had a fever or cough, perhaps precautionary measures of some kind could be taken.

But taking away someone's liberty is obscene. It feels like a violation of basic human rights in a country that purports to champion such freedoms.

A notice in his room said, "You must remain in your assigned room and are required to limit face-to-face contact with others outside of your immediate room assignment."

Just like a prisoner, he gets water sent up and a sandwich.

"I don't have any symptoms," said Steve. "I am angry, but other than that, I'm fine."

But he worries about the eight other people taken off his American Airlines flight, and dozens of others, inside this hotel. "Some cried and said they would lose their jobs or didn't have babysitters," he said.

There was no leniency. They were no longer free. They were ordered into government custody.

"It's very annoying, but I couldn't imagine going through this with a family or having people waiting for me," he said.

The big question is, will he have to pay to be forced into this hotel. Prime Minister Justin Trudeau has said people will have to finance their own mandatory hotel quarantine when travellers land at Pearson.

"I haven't signed anything, or agreed to pay for anything, and I won't," he said. "I think I got lucky and arrived the last day before you had to start paying because Trudeau said people will have to pay \$2,000 to \$3,000 to stay the three days to cover the cost of security, doctors and food."

Whatever it costs, it's not a hotel stay, but a bizarre pandemic rendition into a Canadian COVID containment hotel!

Canadian Snowbirds Abroad Grapple With Tough New Travel Rules That Include A Big Hotel Bill

By Sophia Harris, CBC News, January 31, 2021

Despite Canada's advisory not to travel abroad during the pandemic, snowbirds have been able to easily book flights and head south.

But now those snowbirds face major hurdles returning home, thanks to tough new travel measures announced by the federal government on Friday. Soon, air passengers will be required to take a COVID-19 test upon arrival and spend up to three days of their 14-day quarantine in a designated hotel — which could cost them upwards of \$2,000.

"I'm not going to pay \$2,000 a person for three nights. That's ridiculous," said Canadian snowbird Claudine Durand, 50, of Lachine, Que., who's spending the winter in Florida.

Other snowbirds agree, which is why some of them are attempting to find ways around the rules — either by prolonging their stay or attempting to rush home before the new measures kick-in.

Canadian snowbird Joe Lynn of Milton, Ont., is hoping to beat the clock.

He and his wife had planned to stay at their rented condo in Barra de Navidad, a small town on the western coast of Mexico, until the end of March. But a day after learning about the coming travel rules, they booked a flight home for Wednesday.

"Four-thousand dollars is a lot of money, and who knows if it stops there? Is it \$4,000 plus HST?" Lynn, 68, said about the hotel fee, which he calculated for two people. "I'm on a pension."

Adding to Lynn's sense of urgency is the prospect of dwindling flights. Prompted by the government, Canada's major airlines have cancelled all flights to Mexico and the Caribbean beginning Sunday through to April 30.

Although he managed to book a flight home with a Mexican airline, Lynn is still unsure if he's in the clear, as he doesn't know when the hotel quarantine rule will take effect. The federal government only offered a vague timeline on Friday, stating that the rule will be implemented "as soon as possible in the coming weeks."

[Read the full article here.](#)

Snowbirds Seeking Exemption From Canada's Hotel Quarantine Laws

By Eric Zimmer, Daily Hive News, February 3, 2021

<https://dailyhive.com/vancouver/snowbirds-canada-hotel-quarantine-laws?auto=true>

The Canadian Snowbird Association (CSA) is asking the Government of Canada for exemption from the country's new quarantine rules.

In a letter to Federal Transportation Minister Omar Alghabra, CSA President Karen Huestis states that while the association is supportive of point-of-entry testing for COVID-19 at all Canadian airports and land crossings, it is opposed to the mandatory quarantine measure that requires travellers to spend three nights in a designated hotel at a cost of \$2,000.

The CSA, she said, believes that the existing quarantine protocols should remain in place and travellers should be permitted to quarantine in their own homes.

"To force Canadian citizens to pay over \$2,000 for three nights of accommodation in a government-approved hotel is unreasonable and will be a financial hardship for many," she states.

She notes the quarantine model has been created after similar protocols in places such as New Zealand. However, “citizens and residents who are returning to New Zealand for longer than 90 days or who left New Zealand prior to the regulations coming into effect are not charged for managed isolation.”

As such, Huestis states that if the federal government isn’t willing to allow Canadian citizens and residents to quarantine at their homes, it should “at least implement a similar exemption and waive the \$2,000 charge for Canadian citizens and residents who are returning to Canada for more than 90 days or who left Canada prior to the effective date of the mandatory hotel quarantine regulations.”

This, she said, would put Canada’s policy in line with other countries while at the same time “deter future travel abroad during the COVID-19 pandemic.”

Huestis’ letter comes after Trudeau’s recent announcement that starting this month, there will be a second mandatory COVID-19 test for international passengers arriving into Canada, regardless of their citizenship.

As they await the result, they will be required to wait in quarantine for three days at a supervised hotel. The stay will cost \$2,000 per person – which includes the cost of private tests and the hotel stay.

If they receive a negative test result, they can go home to quarantine with enhanced supervision, which Trudeau says includes private security, which his government has recently hired. But if the test is positive, they will be taken to a government facility.

As well, all international flights will only be allowed to land at four airports: Toronto, Vancouver, Calgary, and Montreal.

Why We Should Not Feel Sorry For Snowbirds

If Canadian snowbirds ensnared by new international travel restrictions announced Friday thought they'd get sympathy from the freezing, unvaccinated masses, they thought wrong.

By Allison Hanes, Montreal Gazette, February 3, 2021

<https://montrealgazette.com/opinion/columnists/allison-hanes-why-we-should-not-feel-sorry-for-snowbirds>

Canadian snowbirds down in Florida have been squawking with outrage since Prime Minister Justin Trudeau announced new restrictions for returning cross-border travellers Friday.

Those fortunate enough to flock to warm climates for the winter are furious they will be forced to spend up to \$2,000 to stay in a government-approved hotel for the first three days of their 14-day quarantine like mere holidayers. They are fuming at the prospect of forking over money for additional COVID-19 screening upon landing at the airport, since they already have to procure one prior to departure.

They are miffed at being ensnared by this sudden policy shift, never mind public health guidelines strongly discouraging travel in the first place and Trudeau's repeated warnings that regulations could change on short notice.

Snowbirds — or at least those that still dared the annual winter trek — are taking umbrage at this closer monitoring, inundating their Members of Parliament with angry messages and denouncing the onerous and expensive new measures on social media. They want to be exempt and entitled to quarantine at home. In their view, they aren't vacationing in sun destinations so much as migrating south for the colder months. And besides, many of them got vaccinated while they were there, a privilege all but the most vulnerable Canadians are still waiting for.

If these arguments are supposed to make fellow citizens feel sorry for snowbirds, there aren't too many tears being shed north of the border about added costs, disrupted plans or purported unfairness. Please excuse those of us hunkered down at home through months of lockdown if we are struggling to muster much sympathy. And it has nothing to do with schadenfreude.

Just because snowbirds weren't eating at buffets or dancing in conga lines at all-inclusive resorts doesn't mean their homecoming poses no risk to the rest of us.

With new variants of COVID-19 circulating, delays in shipments of both the Pfizer-BioNTech and Moderna vaccines bound for Canada, and a health system strained after nearly a year of battling this pandemic, we have a long way to go before we're out of the woods.

Perhaps being so far away, snowbirds are unaware that Canadians have been clamouring for tighter controls over disembarking travellers ever since images of busy airports and frolicking beachgoers ignited controversy during Christmas. From provincial premiers, like Quebec's François Legault, to ordinary joes, there has been growing unease about airports becoming an unguarded entry point for mutations of the coronavirus. And frustrations have been rising over the federal government's empty threats, muddled messaging and ineffective oversight of quarantining globetrotters.

Just because snowbirds were able to get themselves vaccinated in the U.S. doesn't mean they're the "safest people in town." On the contrary.

We know that the vaccines provide good protection against COVID-19 — for the person who rolled up their sleeve. But more research is needed to find out whether those who have been inoculated can still infect others.

"If vaccinated people are silent spreaders of the virus, they may keep it circulating in their communities, putting unvaccinated people at risk," an article in The New York Times recently reported, summing up this conundrum. That's why it's still important to wear masks and socially distance even after getting the shot (and ostensibly avoid non-essential travel and quarantine for 14 days afterwards).

So the lucky ducks returning from Florida vaccinated may not add to the burden on our beleaguered health system by showing up sick in hospital themselves. But until Canada gets further in its own immunization campaign, there are serious qualms about what they could be bringing home to others.

As the first anniversary of COVID-19's arrival approaches, we are reminded that travel is what caused Montreal and Quebec to be hit so hard by the first wave of the pandemic. And, let's not forget that returning winter migrants caused headaches in some communities last year by failing to properly isolate. In Côte-St-Luc, an irritated Mayor Mitchell Brownstein called inbound snowbirds a "weak link" in pandemic-containment efforts. Even if we can hope important lessons have since been learned, the fact we're even having this debate suggests not enough people have taken them to heart.

Snowbirds may have many reasons — legitimate, questionable, frivolous or selfish — for venturing south this winter. And many may have taken safety precautions and kept to themselves while out of the country. But if they feel so much safer there, why not stay a little longer rather than complain about the conditions for coming home, which are in place until April 30?

Pandemic-weary Quebecers are tired of having to deal with the consequences each time a bunch of people think the rules don't apply to them. It's not a matter of jealousy or judgement, it's about trust in our fellow citizens to do the right thing — which is running lower and lower the longer this pandemic lasts.

Ottawa Is Making It Tougher For Canadians To Travel. But Is It Doing Enough To Stop A Third Wave Of COVID-19?

by Jacques Gallant, Legal Affairs Reporter, Toronto Star, January 29, 2021

Ottawa is cracking down on Canadians' ability to travel abroad, bringing in new restrictions after weeks of calls from premiers and experts for the federal government to get tougher on controlling the spread of COVID-19 variants. Some of the new measures announced Friday are to take effect in the coming weeks, and include mandatory testing at airports of arriving international travellers, who will have to quarantine in a hotel at their expense until they get their test results. Canada's major airlines also agreed, at the federal government's request, to suspend all flights to Mexico and the Caribbean as of Sunday and until April 30. The question now is: Are the new measures enough to combat the more contagious COVID-19 variants that have already begun to wreak havoc in Canada, including in long-term-care homes, and could lead to what some health professionals describe as a "whole new pandemic"?

Read Story (Subscription Required):

<https://www.thestar.com/politics/federal/2021/01/29/international-travellers-will-have-to-quarantine-at-their-own-expense-while-they-await-covid-19-test-results-justin-trudeau-says.html>

When It Comes To Restricting Travel, Ottawa Says Better Late Than Never

By The Globe and Mail Editorial Board, January 31, 2021

<https://www.theglobeandmail.com/opinion/editorials/article-when-it-comes-to-restricting-travel-ottawa-says-better-late-than-never/>

It's hard to say for sure, but the government of Canada may be developing a reputation for responding slowly to the COVID-19 crisis.

For the record, the previous sentence was meant ironically. What can be said with a straight face, based on Ottawa's actions to date, is that there may well come a day when the term "let's Canada this project" will mean to slowly roll out a new measure well after it's needed, but in the knowledge that it can still do some good.

This native incrementalism was on display last March when it took weeks for Ottawa to close Canada's borders to non-essential travel, after the coronavirus first discovered in China was already established in Canada and starting to spread.

It occurred again this January, when Ottawa finally required people flying into this country to produce a negative COVID-19 molecular test before boarding their flight.

And on Friday, the Trudeau government imposed Canada's tough new quarantine and testing rules for all air travellers entering the country, and announced the immediate end of flights to winter sun destinations in Mexico and the Caribbean.

The measures, described below, will have a familiar ring to people who have followed COVID-19 restrictions in Australia and New Zealand, two of the world's most successful countries at stopping the spread of the coronavirus. Both began enforcing hard quarantines in March of last year.

Right on time, here comes Canada. Ottawa has reached an agreement with Canada's airlines to suspend all flights to the beach resorts that are so popular in the long months of winter. The suspension started Sunday and lasts until April 30.

More critically, all commercial and private passenger flights landing in Canada from every country in the world will, as of midnight on Tuesday, be funnelled through four airports: Montreal-Trudeau, Toronto Pearson, Calgary International and Vancouver International.

Within what the government says will be the coming weeks, all arriving passengers will be obliged to book three nights in a government-designated hotel at their expense – food, cleaning and security costs included – and also pay for a COVID-19 molecular test. The total cost is expected to be at least \$2,000.

If a traveller's test is positive, they will be transferred to a government-run quarantine facility at government expense, while lab experts determine whether they are carrying one of the three known

COVID-19 “variants of concern” that researchers say are more contagious and possibly more deadly than the original novel coronavirus.

Those with negative tests will be allowed to complete their 14-day quarantine at home. But they will be obliged to provide an address, and they will be followed up with in a more comprehensive way than in the past.

The government is hiring guards from four security companies and empowering them to visit people’s homes to make sure the rules are being followed. If they discover a breach, they will inform the Public Health Agency of Canada, which can then ask law enforcement to step in.

In between now and the time these measures are in place, there will be voluntary testing at the Montreal, Toronto and Calgary airports. And the obligation to produce a negative COVID-19 molecular test before boarding a flight to Canada will continue.

These are necessary measures. Combined with the current lockdowns and school closings in many parts of the country, the tighter border gives Canada a better chance of containing the coronavirus and its mutations, and eventually wrestling it to the ground.

It’s also good that Ottawa has gotten the airlines to agree to suspend their flights, and has not issued a blanket ban on all travel. People who want to venture overseas to Europe, for instance, will still be able to. Their freedom to do so is intact; they’ll just know that they are signing up for an expensive and rigorous quarantine regime if they insist on travelling.

Nothing is guaranteed, though. There will still be essential travellers coming into the country who don’t have to follow the new rules: for instance, truck drivers and cargo plane pilots – who will be allowed to land their aircraft at any Canadian airport. And Ottawa has yet to demand a negative COVID-19 test from travellers driving into Canada. Gaps remain.

Still, we will be better off. Canada has never tried to own the pandemic podium, but in typical fashion it has now earned a participation badge for international travel.

Criminal Rings Are Selling Fake COVID-19 Test Certificates At International Airports, Police Warn

By Adrian Humphreys, National Post, February 1, 2021

As if there isn’t enough worry over international travel and emerging variants of COVID-19, European police are warning that fraudulent test certificates are being sold to international travellers to skirt pandemic restrictions.

Illicit sales of fake certificates declaring passengers have tested negative for COVID-19 have been uncovered in Britain, France, Spain and the Netherlands, resulting in arrests, including some inside airports.

Canada, like several countries, require arriving air passengers to provide proof of a negative pre-departure test before entry to curtail the spread of COVID-19. As virus variants emerge, more countries are requiring official COVID-free declarations from travellers.

Neither Canada Border Services Agency (CBSA) nor Health Canada would say whether false COVID-19 test certificates have been found in Canada.

CBSA did say officers are watching for them.

“Border services officers are designated screening officers under the Quarantine Act and therefore have the authority to review, challenge and confirm travellers’ statements and direct them to a quarantine officer,” said Mark Stuart, a CBSA spokesman.

“Before making a decision on whether or not to allow a traveller to enter Canada, they review and consider each traveller’s unique circumstances, the purpose of the trip and the documents presented at the time of entry.”

There were social media complaints over the weekend of passengers arriving in Alberta being detained despite having negative test certificates. At least one of those cases involved a woman having the wrong test done.

[Read the full article here.](#)

Trudeau’s New Travel Controls Are Mostly Symbolic

Opinion By Andre Picard, Health Reporter, The Globe and Mail, January 29, 2021

After weeks – or is it months – of mulling and vaguely threatening that Canada will crack down on international travellers, the federal government has finally decided to take action.

The short version of the anti-climactic announcement made by Prime Minister Justin Trudeau on Friday was that no one should plan to spend March Break on the beach in the Caribbean or Mexico.

More specifically, the airlines – Air Canada, WestJet, Sunwing, Air Transat – will voluntarily stop selling vacation packages for the period January 31 to April 30.

“We all agree that now is not the time to be flying,” Mr. Trudeau said earnestly.

But that raises the question: Was it a good time to be flying in December or September or since March, 2020, for that matter? Thousands of people travelled to places like Cayo Coco and Cozumel with impunity even though, on paper, only essential travel was allowed. Is sipping mojitos and getting a tan included in the definition of “essential”?

While the PM praised the airlines, these same companies have been heavily advertising sun packages during a lockdown, which is hardly responsible corporate behaviour.

Beach vacations aside, travel to and from the rest of the world will continue. From all appearances, you can still go to Florida or the Côte d'Azur if you're determined to get some winter sun, and you will be only slightly more inconvenienced upon your return.

Ottawa recently decided that international travellers needed a negative coronavirus test before boarding a flight to Canada. Now, in addition, all those who enter Canada (including returning Canadians) will undergo mandatory coronavirus testing and be housed in quarantine hotels until they get test results.

That, we're told, is going to take three days although, theoretically, you can get PCR test results in a few hours.

Mr. Trudeau warned that travellers will have to pay for the accommodation themselves and that will cost about \$2,000. At roughly \$666 a night, one hopes these are pretty fancy digs. (Government officials said the costs were not unreasonable because they include not only the room but food, security, testing and more – but no caviar.)

[Read the full article here.](#)

Opinion: Trudeau's Quarantine Hotels Hurt Those Who Need Our Help The Most

By Christine Van Geyn, Litigation Director, Canadian Constitution Foundation, Special To The National Post, February 2, 2021

<https://nationalpost.com/opinion/opinion-trudeaus-quarantine-hotels-hurts-those-who-need-our-help-the-most>

During a crisis, flailing governments need a scapegoat. And vacation travellers at Caribbean all-inclusives make a convenient political target for politicians looking to justify draconian measures like hastily announced \$2,000 per person quarantine hotel stays.

This approach works because there is little public sympathy for people who jetted off to tropical locales while the rest of us freeze at home. Ontario's former finance Minister Rod Phillips can attest to this.

But the reality is that many people who travelled during these perilous times are doing so for truly heart-wrenching reasons. And the federal government's clumsy Friday announcement has left these travellers scrambling. The new quarantine measures will require travellers entering Canada to take a PCR test upon arrival, and then quarantine in a government contracted hotel for up to three days, at an estimated cost of over \$2,000 per person. Once they receive a negative test result, they are required to self-isolate at home for 14 days. Travellers who test positive are taken to a different government facility to quarantine.

During the announcement of this new policy, Prime Minister Justin Trudeau and Transportation Minister Omar Alghabra focused their talking points on stopping what they call "non-essential travel". But days

later, it still remains unclear what types of travellers will actually be excluded from the costly quarantine requirement. Minister Alghabra has said the list of exclusions will be extremely narrow.

This has caused panic among thousands of Canadians who are currently abroad. I know there is a panic, because as the Litigation Director for a legal charity that advocates for the fundamental rights of Canadians, hundreds of them have reached out to me in desperation.

I have heard from surgery patients who have travelled to the U.S. at great expense to obtain treatment that is unavailable in Canada, either because it is so specialized or because it has been delayed in Canada. I have heard from the parents of children with severe anaphylaxis who require regular specialized treatment, which is only available at a cutting-edge hospital in California.

It is unlikely that a government quarantine facility will adequately meet the needs of individuals recovering from surgery or chemotherapy, or that it can accommodate highly specialized diets. These individuals must be permitted to quarantine at home. But because the government announced the blanket policy without announcing the exclusions, thousands of Canadians are left in a bind. How do you decide what to do when obtaining potentially life-saving therapy for your child requires exposing that child to a potentially life-ending government quarantine facility?

Aside from individuals who travel for their own medical treatment, many other Canadians travel to care for others. For example, I have heard from those who have travelled for funerals of family members, or to care for ailing loved ones. These include individuals in cross-border relationships. I heard from a woman who experienced a miscarriage alone in her home while her American fiancé was in the United States. The cost of him coming to comfort her is now an additional \$2,000. Cross-border relationships are not uncommon, but now come with an enormous and punitive price-tag. It is unclear whether these individuals will be exempt from the government quarantine hotel requirement.

It is irresponsible for the government to release this quarantine policy without clarifying the details, especially when the policy has a dramatic impact on our most fundamental freedoms. Canadians have a Charter-protected right to enter, remain in, and leave Canada. We have a right to liberty, to move about freely without obstruction. And we have a right not to be arbitrarily detained or imprisoned. We also have a right to equal benefit and protection of the law.

The new federal quarantine policy violates all of these fundamental rights. Whether these limits to our rights can be justified will depend on the exact details of the order. But while we await those details, remember that while it may feel good to extract some petty vengeance on sun-seekers, the real impact of this policy is hardest on those who can bear it the least.

Opinion: The Government Needs To Stop Distracting Us With The Irrational Fear Of Travel

By Samad Kadri, Airline Pilot, Contributor to The Toronto Star, February 2, 2021

Throughout the past year, the Canadian aviation industry has presented mounting evidence that travel can be conducted in a safe and responsible manner, without jeopardizing public health. Dr. Theresa Tam, the chief public health officer, has stated there is little — if any — evidence of COVID transmission aboard aircraft. Knowing what we know, the archaic 14-day quarantine, without proof of infection, does not make sense. When rules are illogical, people don't comply and some haven't, but the government has remained staunch in their stance. Despite numerous pleas by the aviation industry — throughout last year — to implement science-based rapid testing to reduce or eliminate quarantine, the lethargic government has refused to acknowledge them. That is, until the emergence of COVID-19 variants, which eventually made their way into Canada. This point must be made abundantly clear: the Canadian government has always had the tool of rapid testing at its disposal, which could have caught COVID-19 variants as soon as it entered the country, but it did not use it. Now, it blames travel, instead of their own lack of action. The Canadian government mentality of stopping our lives and hiding against COVID is resulting in irreparable long-term harm. If we keep shutting down the world, there won't be anything left to open when we go back to normal. Socio-economic factors are the strongest indicator of overall population health and life expectancy. Isn't that our goal here, to improve that? Let's not miss the forest for the trees. Let's not make the cure worse than the virus.

Read Story (Subscription Required): https://www.thestar.com/opinion/contributors/2021/02/01/the-government-needs-to-stop-distracting-us-with-the-irrational-fear-of-travel.html?li_source=LI&li_medium=thestar_recommended_for_you

Opinion: Canada Must Embrace A Long-Term Policy That Ensures Survival Of The Travel Industry

By Jean-Marc Eustache, President and CEO, Transat, Contributor to the Toronto Star, February 1, 2021

In recent weeks, a narrative against air travel has developed, fuelled in Québec by a few images of irresponsible tourists who did not respect the most basic pandemic hygiene measures. It is all too easy to give in to the temptation to find someone to blame for our difficulties and to imagine that the enemy is coming at us from outside, from abroad — when it has been circulating among us for a very long time. Canada's aviation ecosystem took decades to build. Our country considers this sector so strategic that it prohibits air carriers from being majority foreign-owned. Maintaining control of the sector means ensuring its connection with the rest of the world and its stability, even in times of crisis. Air travel cannot just be paused, then effortlessly restarted after a few months. Massive investments are lost, skills deteriorate. This is evidenced by the tens of thousands of workers in the sector who have been expressing their distress for months and who, in increasing numbers, have had to consider an alternative career. The costs and efforts to restart and rebuild what has been lost will be enormous. This is why it is urgent that Canada embrace a long-term policy.

We cannot simply prevent Canadians from travelling or urge them not to travel without carefully considering the consequences. The measures just announced have the advantage of clarifying the immediate challenge before us, but it is now urgent to define a clear plan for the future.

Read Story (Subscription Required):

<https://www.thestar.com/opinion/contributors/2021/02/01/canada-must-embrace-a-long-term-policy-that-ensures-survival-of-the-travel-industry.html>

Opinion: Government Must Step In To Save Our Airlines

It is both baffling and tragic that — more than 10 months into the pandemic — the federal government still has not brought forward a comprehensive plan to save the industry from financial collapse

By Jerry Dias and Goldy Hyder, Special to the National Post, February 3, 2021

[Opinion: Government must step in to save our airlines | National Post](#)

Throughout the COVID-19 pandemic, Canada's airlines have done everything our political leaders could reasonably ask of them, and more.

When international travel restrictions took effect last March, they mobilized to bring home Canadians who were stranded abroad.

They were among the first air carriers anywhere to require passengers to wear masks, to provide crews with state-of-the-art personal protective equipment and to implement stringent aircraft cleaning.

For months, the industry has worked with scientists and public health officials to explore the effectiveness of various quarantine periods and to evaluate testing and rapid screening as ways to protect travellers and borders. They did all of this without question, despite the fact that few COVID-19 cases in Canada are attributed to travel exposures and there are no documented cases of onboard transmissions in Canada.

This past weekend, at the prime minister's request, they took the unprecedented step of suspending all flights to the Caribbean and Mexico. Simultaneously, they overhauled their schedules to ensure that inbound international flights land in one of only four cities: Montreal, Toronto, Calgary and Vancouver.

These latest moves will inflict further financial damage on a sector that is already hemorrhaging cash, having experienced declines in passenger traffic of as much as 95 per cent.

In light of this, it is both baffling and tragic that — more than 10 months into the pandemic — the federal government still has not brought forward a comprehensive plan to save the industry from financial collapse.

When the first COVID-19 lockdowns were announced last spring, Ottawa's official position was that it did not want to waste valuable time creating a range of "sector-specific" business support programs.

It chose instead to roll out broad-based initiatives such as the federal wage subsidy, which was designed to help any employer that experienced a significant drop in revenues.

That approach might have sufficed had the health emergency lasted only a few months, but it long ago stopped making sense. Only major changes to existing relief programs would have made them effective for the long haul.

No other group of major employers in Canada has been hit as hard as the airlines. At Air Canada and WestJet alone, well over 30,000 skilled workers have lost their jobs. In the aviation sector overall, almost half of all members of Unifor, Canada's largest private-sector union, have either been laid off, furloughed or had their jobs eliminated.

In last September's throne speech, the federal government hinted that financial support was on the way. Yet here we are in February and the industry is still waiting. Apart from Italy, Canada is the only country in the G7 that has not offered major financial aid to its domestic air carriers.

What are we waiting for? Without government assistance, a vital part of Canada's national strategic infrastructure will suffer serious damage, causing long-term harm for Canadians.

Airlines, airports and the rest of Canada's aviation sector are essential not just to the economy, but to countless communities from coast to coast to coast.

The longer Ottawa delays, the more costly the consequences. To survive, airlines have been forced to drastically cut back their routes, leaving some communities with no flights at all.

On top of that, training programs to replace retiring air traffic controllers have been cancelled, which will inevitably lead to future shortages.

Any major restart of air travel, when it comes, could be hampered if workers such as pilots, air traffic controllers and mechanics have not been able to maintain their skills and qualifications.

Pilots, for example, must keep flying or risk losing their licenses. Recertifying a pilot can take as long as two years and is extremely expensive.

Countries around the world have recognized that it is in their national interest to have a strong airline sector.

Airlines and aviation workers connect us to the world and to one another. The industry is a vital part of Canada's trade in goods and services and a key linchpin in the tourism industry.

When the pandemic ends, Canadians will once again be eager to explore our vast country and get together with loved ones. Ottawa must step in now with a plan to safely re-open the aviation sector and ensure the survival of an essential service.

New Travel Rules The 'Nail In The Coffin' For Airlines, Tourism Industry: Experts

By Jon Victor, The Canadian Press, January 29, 2021

New restrictions on flights from the Caribbean and Mexico announced Friday are likely to trigger bankruptcies in Canada's airline sector and force permanent closures for airports and travel agencies, aviation experts say.

"Today's announcement really was the nail in the coffin for the airline and tourism business," said Robert Kokonis, founder and managing director of aviation consulting firm AirTrav Inc. "We're going to see bankruptcy filings, you might even see a few outright failures."

John Gradek, a lecturer at McGill University and the head of its Global Aviation Leadership Program, said Sunwing and Transat A.T. Inc. are most at risk of bankruptcy, given their reliance on flights to sun destinations.

Sunwing said it was "categorically untrue" that the airline is at risk of bankruptcy. Spokeswoman Melanie Filipp said that the decision to suspend flights to all sun destinations was based on ongoing collaboration with the government and the Canadian aviation industry.

Transat announced a complete suspension of all Air Transat flights, including to Europe, until April 30 and is repatriating customers to Canada over the next two weeks.

[Read the full article here.](#)

Canada's New Travel Restrictions 'A Death Blow' To Airlines, UNIFOR President Says

By Emerald Bensadoun, CBC News, January 31, 2021

<https://www.msn.com/en-ca/money/topstories/canada-s-new-travel-restrictions-a-death-blow-to-airlines-unifor-president-says/ar-BB1dqj2S?ocid=msedqntp>

The new coronavirus travel restrictions imposed by Canadian Prime Minister Justin Trudeau on Friday are "a death blow" to the aviation sector, the national president of the country's largest private union said.

"Everybody understands that governments need to do everything they can to keep Canadians safe, but we also have to make sure that we have industries to come back to when the pandemic is over," Jerry Dias, Unifor national president, said on Sunday's episode of The West Block with Global News' Mercedes Stephenson.

"We can't talk about 'build back better' and not have a strong aviation sector and that's what's at peril right now."

In an effort to crack down on non-essential travel, Trudeau announced that Air Canada, WestJet, Sunwing and Air Transat would be suspending services to all Caribbean destinations and Mexico, effective Sunday.

He said international passengers looking to fly back to Canada will only have the option of four airports in Vancouver, Toronto, Calgary and Montreal, adding that they'll be forced to quarantine for up to three days at a designated hotel that could cost "more than \$2,000" while they await results from new mandatory COVID-19 tests.

"With the challenges we currently face with COVID-19, both here at home and abroad, we all agree that now is just not the time to be flying," Trudeau said.

"By putting in place these tough measures now, we can look forward to a better time, when we can all plan those vacations."

Dias, who represents roughly 15,000 workers within the aviation sector, said airports have been blowing through cash reserves and criticized the Canadian government for doing "nothing" to help the aviation industry since the pandemic began in March.

"Workers are concerned, workers are disillusioned and they're wondering when the government is actually going to step in," he said.

The COVID-19 pandemic has taken a heavy toll on the aviation industry, with demand for flights down between 85 and 90 per cent since spring.

In order to help, Dias said the Canadian government could waive fuel taxes for a year, advised waiving the Canadian carriers' landing and gate fees and suggested a \$7-billion loan at a rate of 1 per cent over 10 years.

"That will go a long way to stabilize things, and will send the message too to the tens of thousands of workers in this industry that the government understands the strategic importance of the work that they do," he said.

Dias urged the federal to act quickly.

"Rome is burning and there's a lot of diddling going on," he said.

"We need some solutions. We need some answers. We need some commitments. And it's the only way we're going to move forward."

US Airlines Offer Flights To Sun Destinations While Canadian Planes Sit Idle

By The Canadian Press, February 1, 2021

As Canada's airlines suspend flights to Mexico and the Caribbean, U.S. carriers including Delta Air Lines and American Airlines say they have no plans to stop offering service to sun destinations, raising questions about both the business fallout for domestic airlines and the measure's effectiveness for slowing the spread of COVID-19.

Canadian airlines have already been losing market share over the last several months to foreign carriers, said Mike McNaney, president and CEO of the National Airlines Council of Canada. Now, however, the only routes available to certain destinations will be aboard foreign airlines selling flights with stopovers in U.S. cities.

"We assume the government is also engaging foreign operators on this issue to ensure we are all taking the same concerted approach," McNaney said. Transport Canada didn't respond to a request for comment.

Canadians flying out of major cities will still be able to book trips to Mexico and the Caribbean as normal, provided they are willing to stop over at another airport. American and Delta, for example, are selling tickets for flights from Toronto to Cancun, with passengers connecting through U.S. cities such as Atlanta, Charlotte, N.C., and Philadelphia, an online search shows.

[Read the full article here.](#)

COVID's Impact On Aviation Insurance Could Be Worse Than You Think

By Greg Meckbach, Canadian Underwriter, February 1, 2021

The drop in international air travel is not causing a corresponding decline in aviation insurance claims costs, a Calgary-based commercial specialty expert warns.

Meanwhile, airlines will not see sales return to pre-pandemic levels even after most Canadians get their COVID vaccine, Canadian commercial insurer executives predict. That means aviation insurers could see a drop in premium volume if airlines start to lose or go out of business.

"If Canada were to lose 5% to 10% of its air carriers, that is a significant amount of premium lost to insurers," said Alex Barker, Calgary-based head of specialty and aviation for AXA XL Canada, in a recent interview with *Canadian Underwriter*.

Barker was interviewed before the federal government announced restrictions intended to discourage recreational travel outside of Canada.

As quoted by the Canadian Press on January 29, Prime Minister Justin Trudeau said that Air Canada, WestJet, Sunwing and Air Transat will suspend service to all Caribbean destinations and Mexico until April 30. That suspension took effect January 31.

The Canadian Press reported that starting this week, all international passenger flights arriving in Canada can only land at one of four airports – Vancouver, Toronto, Calgary or Montreal. Moreover, all arriving international passengers will soon have to quarantine in an approved hotel for up to three days at their own expense while they await results of a COVID-19 test taken at the airport.

[Read the full article here.](#)

Sunwing Extends Future Travel Credits Until September 30, 2026

By Travel Pulse Canada, February 2, 2021

[Sunwing Extends Future Travel Credits until September 30, 2026 | TravelPulse Canada](#)

Sunwing is extending the validity of future travel credits until September 30, 2026.

All Sunwing customers who were impacted by cancelled travel due to the pandemic and who made non-refundable bookings will now be able to use their credits for travel up to September 30, 2026. The extension is intended to provide Sunwing customers with greater flexibility so they can plan their future vacation to the tropics with peace of mind.

While the vast majority of future travel credits were set to expire by June 20, 2022, travel restrictions and the global pandemic have gone on far longer than anyone could have ever expected. The voucher extension accounts for the uncertain timeline and travel restrictions currently in place.

Moreover, it will ensure Canadians, including those in smaller regional markets, can fully enjoy their future getaway at a time that is convenient for them.

The travel credit extension is specific to those customers who made non-refundable bookings. Any Sunwing customers with cancelled travel as a result of the pandemic, and who made bookings that were refundable or partially refundable, have received refunds in the form of original payment.

The expiration date on customers' existing future travel credits will automatically be updated, so there is no action required on the part of travel agents or customers. Travel credits can be redeemed when booking an upcoming flight or vacation package.

Airlines Push To Add Rapid Testing At Airports – But Shorten Quarantines

By Josh Rubin, Business Reporter, The Toronto Star, February 2, 2021

In an airline industry hammered by COVID-19, even the smallest sliver of good news is welcome these days. But the introduction of mandatory testing for international arrivals at Pearson International Airport this week is a mixed blessing, say airlines and air industry analysts. On the one hand, it raises the possibility of the gradual return of passengers, thanks to increased safety measures. On the other, they say, the testing isn't fast or frequent enough, airlines still don't have a financial aid package from the federal government, and quarantines are still longer than needed.

Read Story (Subscription Required): https://www.thestar.com/business/2021/02/02/covid-testing-cant-fix-airline-woes-analysts-say.html?li_source=LI&li_medium=thestar_recommended_for_you

Ottawa Wants Airlines To Give Us Refunds. Ten Months After Air Canada Cancelled My Flight, I Can't Even Get My Voucher

By Ashley Nunes, Special To The Globe and Mail, February 1, 2021

Canadian airlines are set for a windfall. Sort of. Ottawa is teeing up a bailout package – one that could see carriers receive millions in taxpayer cash. They could certainly use it. The coronavirus pandemic has hit airline revenues hard with some carriers edging close to bankruptcy. Lawmakers need these companies to thrive, not fail. Air travel is after all, to our generation what horses and buggies were to previous ones.

But taxpayers want something too: refunds. As the pandemic cripples economies worldwide, thousands of Canadians remain stuck with tickets in hand and no place to go. I'm one of them. Air Canada promptly cancelled my flight last April citing coronavirus concerns. But rather than refunding my money, the carrier offered a travel voucher – one that could be used towards future travel.

The move doesn't irk me. Airlines are cash-intensive businesses where expenses often exceed earnings. I would know. I spent years in the industry looking over balance sheets. I concur with the industrywide sentiment that "running an airline is like having a baby: fun to conceive, but hell to deliver." That explains why I'm probably more willing than most to give airlines some leeway. A travel voucher is – I would argue – a reasonable alternative to a full refund.

That sentiment has since fizzled. Anticipating travel later this fall, I tried redeeming my voucher on Air Canada's website. The airline's response? "Please allow up to six weeks for processing." In an e-mail, Air Canada acknowledged having my money and said I could use it for future travel. However, actually doing so would take time. I do wonder why. Is there an over-elaborate voucher-redemption process airlines are held hostage to? Does cash need to be physically moved from one pile to another (hard to do during a pandemic, I know)? Is my money even really there? Of course, it is, I told myself. Air Canada will eventually pony up.

Except to date, that hasn't happened. Some 10 months after my original flight was cancelled, and nearly two months after I first tried redeeming the voucher, I have nothing to show for my efforts. I have tried resolving this with the airline but was met with the following response. "We understand the time frame for having the vouchers issued was supposed to be six weeks, however with the volume of requests we've received this has pushed back the issue time." For good measure, the agent noted, "I regret to say I'm unable to give you an issue date when the voucher will be emailed out to you" and that if I want to travel sooner, I should call Air Canada directly. I did and was told by a recorded message that the carrier is experiencing "high call volume."

Read Story (Subscription Required): https://www.theglobeandmail.com/business/commentary/article-ottawa-wants-airlines-to-give-us-refunds-ten-months-after-air-canada/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-2-1_20&utm_term=Coronavirus%20Update:%20Internal%20PMO%20e-mails%20reveal%20frustrations%20with%20Public%20Health%20Agency&utm_campaign=newsletter&utm_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Ottawa Has No Plans To Force Land Travellers To Quarantine In Hotels — At Least Not Yet

By Sophia Harris, CBC News, February 2, 2021

The federal government has no immediate plans to force non-essential travellers entering Canada by land to spend part of their quarantine in a pricey hotel, CBC News has learned.

That means Canadian snowbirds who flew to the U.S. and shipped their cars across the land border won't be subject to a hotel stay after driving back into Canada — at least not at this time.

Tougher land border requirements could come at a later date, said Mary-Liz Power, spokesperson for Public Safety Minister, Bill Blair.

"We have not rejected the idea of imposing further measures ... at the land border," which already has a tight regime, Power told CBC News in an email.

Meanwhile, as early as Thursday, snowbirds and most other travellers entering Canada by air will face tough new measures designed to discourage international travel during the pandemic. They will be required to take a COVID-19 test upon arrival in Canada and spend up to three days of a 14-day quarantine in a designated hotel, which could cost travellers upwards of \$2,000 because of costs associated with the safety measures.

Discussions about tougher land border rules are already in progress, Transport Minister Omar Alghabra told CBC Radio's As It Happens on Monday.

But at this point, the only new requirement that non-essential land travellers will soon face is to show proof of a negative COVID-19 test at the border — a rule that has been in place for air passenger arrivals since Jan. 7.

Although the Canada-U.S. land border is closed to non-essential travel during the pandemic, Canadian leisure travellers can still fly to the United States, ship their cars over, and return home by any mode of transport.

[Read the full article here.](#)

Uncertainty At The Windsor-Detroit Border As Ottawa Promises Testing For Non-Essential Travellers

By CBC News, February 1, 2021

The federal government's latest plans to require COVID-19 testing for Canada-U.S. land border travellers has Windsor border crossing workers confused and uncertain about what it will mean for them.

On Friday, Prime Minister Justin Trudeau said in the coming weeks, Canada will start requiring non-essential travellers to show proof of a negative test 72 hours before entering the land border with the U.S. But the government has provided any further details as to what day this will begin and what testing will entail.

Business owner of Select Tools in Tecumseh, Dave Tomassi, whose workers cross the border quite frequently, said he's confused and unsure how this will work given the volume of people crossing.

"We just don't see from a logistics point how you can house that many people in any one given spot at the border and make this work, it just doesn't seem to make sense to us," said Tomassi, whose business provides tools for the automotive industry across North America.

"We understand the reasoning behind it and in theory it sounds good but from a practicality point of view, we don't see it working," he said.

Though his workers have been deemed essential, he said there's been the odd time where staff have been stopped and required to quarantine.

Canadian Border Services Agency (CBSA) told CBC News that the federal government is still finalizing details around who will require a test, but there will be some exceptions, including commercial truck drivers.

Meanwhile, the Public Health Agency of Canada told CBC News to expect more details in the coming days.

[Read the full article here.](#)

Chief Public Health Officer Urges Provinces To Keep COVID Restrictions In Place

By Nicole Thompson, The Canadian Press, January 30, 2021

Canada's top doctor warned provinces against easing stringent public health measures Saturday, just as the premier of one of the provinces hardest hit by the COVID-19 pandemic said he hoped to do exactly that in a little over a week.

Chief Public Health Officer Dr. Theresa Tam said that even though daily cases of the novel coronavirus are trending down, it's still too soon to lift lockdowns and ease other protective measures if the country hopes to bring the pandemic under control.

"It is crucial that strong measures are kept in place in order to maintain a steady downward trend," Tam said in a news release. "With still elevated daily case counts and high rates of infection across all age groups, the risk remains that trends could reverse quickly and some areas of the country are seeing increased activity."

She pointed to several concerning variants of the virus as evidence that it's too soon for the provinces to let their guards down.

One such strain, which was first detected in the United Kingdom and has already been cited as the cause of a deadly long-term care outbreak in southern Ontario, is more contagious than other strains of the virus and has begun to spread in Canada.

But even so, Quebec Premier Francois Legault took to Facebook on Saturday to say he was planning to unveil changes to the province's current public health protocols on Tuesday afternoon.

"I would like, if the situation permits, to be able to give some oxygen to retail stores," Legault wrote.

The premier said the changes would come into effect after Feb. 8, the day a province-wide curfew is scheduled to end.

Businesses designated "non-essential" have been closed across Quebec since December 25, and the province has been under an 8 p.m. to 5 a.m. curfew since January 9.

On the day the curfew went into effect, Quebec reported an average of 2,685 new cases over the most recent seven-day stretch.

The province logged 1,367 new cases of the virus and counted 46 more deaths on Saturday, January 30. Officials said 14 of those deaths took place in the previous 24 hours, and the rest happened earlier.

Tam warned that outbreaks are still happening in high-risk communities, including in First Nations and remote parts of the country.

[Read the full article here.](#)

Alberta Plans To Relax COVID-19 Restrictions In February, Despite Warnings

By Carrie Tait, The Globe and Mail, January 29, 2021

After a week of explaining why the province needed to extend public-health restrictions such as a ban on in-person dining, Alberta said it will ease the rules governing pubs, restaurants and gyms by the second week of February.

Premier Jason Kenney said the province's decisions around loosening restrictions on businesses, events and other activities will be tied to the number of patients with COVID-19 in Alberta's hospitals. The province is prepared to ease restaurant rules in February because there are now fewer than 600 COVID-19 patients in hospital. If, after three weeks, there are fewer than 450 such patients in hospital, the government will consider rolling back restrictions on banquet halls, conference centres and similar facilities.

The plan is short on details and Mr. Kenney warned that stronger restrictions will be necessary should a more contagious version of the virus take hold in Alberta. However, businesses have been pushing the government to provide clarity on re-opening and while the schedule is vague, it offers a glimpse of the province's ambitions. Mr. Kenney suggested the outline was a matter of keeping everyone on side.

"If we continue to do collectively the right things, bending that curve down further – and further reducing pressure on our hospitals – we can gradually relax public-health restrictions. But this must be done carefully, slowly, and in a way that is driven not by opinions but by data," Mr. Kenney told reporters Friday.

[Read the full article here.](#)

Canada's Life And Health Insurers To Build On Pandemic Innovations

COVID-19 provided the industry and regulators a real-time test of adjusted rules and policies

by Rudy Mezzetta, Investment Executive, January 25, 2021

The Canadian insurance industry is looking to make permanent many innovations it adopted last year in response to the Covid-19 pandemic. Digital processes, relaxed underwriting requirements and shifting client expectations are set to reshape the industry in the coming year and beyond.

When lockdown restrictions began last March, insurers adjusted procedures and regulators suspended or relaxed rules so insurance advisors could continue to serve clients and conduct new business. Electronic signatures replaced wet ones, regulatory requirements involving in-person client-advisor meetings were dropped, and insurers' digital application processes were streamlined and more broadly adopted.

“Covid-19 has forced significant behaviour change,” said Keegan Iles, national insurance consulting leader with PricewaterhouseCoopers LLP in Toronto. He estimated that some insurers “accelerated existing digital transformation plans by five years.”

Stephen Frank, president and CEO of the Canadian Life and Health Insurance Industry Association Inc. in Toronto, said members are investigating how many reforms they can “embed and sustain” in 2021. “Everyone is going to be working really hard on that, both on the broker and the insurer side,” he said.

Byren Innes, managing director and executive consultant with Jennings Consulting Ltd. in Toronto, said the pandemic led to “a huge productivity gain.”

“Insurance advisors will continue to embrace that productivity aspect while maybe adding a bit of face-to-face [interaction with clients] back into the process [post-pandemic],” Innes said.

In the initial weeks of the pandemic, many insurers found it challenging to manage the flood of client inquiries, claims and requests for coverage, said Melissa Carruthers, national life and health insurance strategy and transformation leader with Deloitte LLP in Toronto.

“There was early recognition that self-serve [digital] options need to play a more prominent role in how [the insurance industry] interacts with customers,” Carruthers said. Investment in digital self-serve capabilities “will be a priority moving forward.”

Carruthers said insurers also will focus on the digital transformation of their mid- and back offices, not just their client-facing applications. “You can only be so successful at launching digital tools with a manual backend,” she said. Digitization also will allow insurers to reduce costs.

[Read the full article here.](#)

How 2020 Has (Finally) Forced Insurance Providers To Put People First

By Andrei Pop, Founder and CEO of HumanAPI, February 2, 2021

This year’s series of extraordinary events have forced insurance, a notable digital laggard, into action. Experts claim that the insurance sphere has experienced the equivalent of five years’ worth of digital acceleration in a matter of months, having adopted a remote workforce, developed new digital customer journeys and embraced AI and data-driven technology. Importantly, this trend looks likely to stick, with IBM predicting that insurers are now on a mission to use this tech to shape a more human approach to their service.

Customers, for their part, remain skeptical. The industry’s decades-long track record of inefficient, analog processes is all too fresh, with a recent study showing more than 40% reporting they don’t fully trust their insurer and a further 64% saying they want their insurer to understand them better.

There is a clearly long way to go before insurance can win back the hearts and minds of consumers, but legacy giants and small players alike believe the rapid rise of innovation within the insurance industry will pave the way toward personalization and customer-centricity. Let's look into how these solutions could, at long last, bridge the gap between providers and the people they serve.

- Legacy Players Have Been Shocked Into Action
- Insurtech Is Fueling Technological Advances
- Partnerships Between Legacy Companies, Startups, and Outsiders Will Empower the Digital Shift

[Read the full article here.](#)

Life Insurers Must Be Fair To COVID Survivors, Says US Consumer Group

By Leo Almazora, HomeNews, February 1, 2021

https://www.lifehealthpro.ca/news/life-insurers-must-be-fair-to-covid-survivors-says-consumer-group-337376.aspx?utm_source=GA&utm_medium=20210201&utm_campaign=WPCW-Newsletter-20210201&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

A coalition of non-profit consumer groups is calling for measures to protect COVID-19 survivors who may be denied life insurance coverage based on unfair or unclear underwriting practices.

In a letter sent to the National Association of Insurance Commissioners (NAIC) in the U.S., the Consumer Federation of America (CFA) cited recent reports that some life insurers in Europe are taking steps to delay or deny life insurance coverage to applicants based on whether they have contracted COVID-10 or are suspected of having caught it.

"Life underwriters in Europe are imposing waiting periods of 30 days or more before considering insuring former COVID patients, including those who have recovered," the CFA letter said. "Other insurers are limiting coverage by age groupings. Some are even imposing waiting periods on people who have not been diagnosed with COVID, based on previous symptoms alone."

Acknowledging that life insurers should be able to take some reasonable precautions, the CFA said clear and transparent approaches are needed to prevent COVID-19 patients and their families from being burdened a second time.

The group called on the NAIC to adopt a model rule under which life insurance underwriting rules must be made public and transparent prior to use, and must meet standards for reasonability with respect to what would lead to a delay or denial of coverage.

“This rule is also important for current policyholders who may be considering dropping their coverage for a period to save some money to help the family get through the economic consequences of COVID,” the letter said, noting that such policyholders must be able to weigh the possible dangers of such a decision.

The CFA also sent the letter to CEOs of leading American life insurance companies and their trade organization, urging them to consider voluntarily disclosing underwriting rules with reasonable standards related to COVID.

“People who had COVID-19 and recovered who need life insurance coverage to protect their families should be able to get it under clear underwriting rules publicly available for them to review,” said CFA Director of Insurance J. Robert Hunter, who is also a former Texas Insurance Commissioner. “Transparency and reasonableness in underwriting must be the standard.”

OTHER CAFII MEMBER-RELEVANT NEWS

COVID-19 Long-Haulers Left High And Dry Sue For Disability Insurance Benefits

By Leo Almazora, HomeNews, January 29, 2021

https://www.lifehealthpro.ca/news/covid19-longhaulers-left-high-and-dry-sue-for-disability-coverage-337332.aspx?utm_source=GA&utm_medium=20210129&utm_campaign=WPCW-Newsletter-20210129&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Some Canadians who are experiencing lasting health impacts from COVID-19 are now suing insurance companies after their claims for long-term disability coverage were denied.

Chantal Renaud, a communications manager living east of Ottawa, has started a lawsuit against her employer’s insurance company after it rejected her long-term disability claim for lingering symptoms suffered by COVID-19 “long-haulers.”

According to CBC News, she caught COVID-19 from her husband in March during the first wave of 2020. Renaud continued to work until early June, when she suffered the worst symptoms including debilitating fatigue, shortness of breath, and palpitations. Her illness forced her to remain in bed for seven weeks. Her husband suffered many of the same symptoms, which left them both unable to work.

In the fall, she tried several times to come back to work, but relapsed into sickness each time. She has not worked since November. Her insurer denied her application for short-term disability benefits, a decision she managed to appeal. She also submitted a long-term disability claim, and when that was turned down in November, she sought the services of lawyer David Brannen.

“There needs to be some attention here, because this is having real effects on people — to the point they're losing their homes,” Brannen told CBC News. “Because they're not able to work, and they're stuck trying to prove a medical condition that's really in its infancy.”

That medical condition, a post-viral illness known as chronic COVID syndrome (CCS) or “long COVID”, is already recognized in the U.K. regardless of whether the sufferer has had a positive lab test. In Canada, Brannen said federal guidelines to define the condition have yet to be established, leaving sufferers unable to access insurance benefits and income assistance.

Renaud and her husband join a growing list of COVID-19 long-term sufferers launching legal challenges to get the condition recognized. Faced with extreme financial difficulties, they have recently decided they would have to sell their home.

“The amount of claims that are being denied are skyrocketing right now,” Renaud said in an interview with CTV News. “This is a huge, huge problem where people are unable to get appropriate coverage.”

Responding to questions from the news outlet, the Canadian Life and Health Association (CLHIA) said trend data on claims relating to COVID-19 are not yet available. A spokesperson from the group told CTV News that coverage is “generally based on an assessment of an individual’s condition and the requirements of their job.”

“Plan members are eligible for disability benefits if they meet the plan’s definition of disability, including where disability is caused by COVID-19 infection,” said Diane Bezdikian, a senior vice-president of plan member services with Canada Life.

But as many questions surrounding COVID-19 remain unanswered – what it will be like in two years, how the different strains affect people, and so on – that has left a crucial gap for many left devastated by its worst impacts.

“This is such a new area, where new information is constantly coming up, it’s really difficult to pinpoint how the issues are going to evolve over time,” Yinka Oyelowo, a lawyer focused on workers’ rights at Yinka Law, told CTV News.

UPCOMING WEBINARS AND EVENTS

GTA Virtual Convocation & Awards Ceremony

Convocation is an annual gathering for us to celebrate our graduates and recognize the people whose hard work helped to create the vibrant chapter that we have today.

As a member of the industry, you are invited to join us to honour achievements and professionalism in insurance. Celebrate your peers and make new connections from the comfort of home. Everyone is welcome to attend!

Date: Wednesday, February 17, 2021
Location: Online
Ceremony: 5:00 p.m. - 6:15 p.m. (EST)
Networking: 6:15 - 7:15 p.m. (EST)
Cost: Free for graduates, personal guests and industry personnel

This year's keynote is World-Renowned Performing Artist, Shaun Boothe.

The networking portion of convocation is a valuable opportunity to meet and have conversations with other professionals in a smaller group of your choice.

Registration for GTA Convocation ends Jan. 25!

Questions or interested in sponsorship? Contact Tracy Bodnar at gtaevents@insuranceinstitute.ca for more information!

Let's talk soon,
The Insurance Institute of Ontario

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