

CAFII ALERTS WEEKLY DIGEST: October 29 to November 5, 2021

November 5, 2021

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REGULATOR/POLICY-MAKER NEWS

Bank Of Canada To Monitor Climate Change Impact On Inflation

The Announcement Comes Just Ahead Of A Report By The Central Bank On Climate Risks And The Financial System

By Jordan Press, The Canadian Press, November 3, 2021

https://www.investmentexecutive.com/news/industry-news/boc-to-monitor-climate-change-impact-on-inflation/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN-morning

The Bank of Canada says it plans to monitor more closely how increasingly frequent and severe weather events could impact the prices consumers pay for goods as part of its mandate to keep inflation in check.

The central bank's promise on Wednesday, November 3, which it linked to the UN climate summit in Glasgow, Scotland, will also see it explain in a more public way how climate change could impact the path of the Canadian economy.

The announcement comes just ahead of a report the bank intends to publish about the risks climate change poses to the financial system, including granular details on sectoral impacts, and a renewal of the Bank of Canada's mandate.

The central bank is mandated to keep annual inflation rates hovering around 2%, but its monetary policy framework gets renewed every five years.

Conservative Leader Erin O'Toole warned Prime Minister Justin Trudeau in a letter late last month that his party will oppose any "growth or other social mandate expansions" to the Bank of Canada's mandate.

Although not officially part of the Bank of Canada's marching orders, other central bankers argue they should take more of a leading role in helping economies adapt to climate change.

"We cannot leave them in a blind spot, and it will haunt us back if we're not fully aware of it," Alejandro Diaz de Leon Carrillo, governor of the Bank of Mexico, said Wednesday during a virtual panel hosted by the Toronto Centre.

Speaking on the same panel, Bank of Canada deputy governor Toni Gravelle said policies to mitigate the impact of climate change will slow economic growth as carbon-intensive sectors that have helped fuel gains shrink significantly.

He also said there could also be an impact on the financial system, noting the possibility of losses as prices drop for assets not considered as green as others.

That's why Gravelle said there needs to be better climate-risk disclosures from corporations so financial institutions understand their own exposure.

Duff Conacher, co-founder of Democracy Watch, said in a statement that the big banks and financial institutions shouldn't be allowed to keep details of their fossil-fuel industry loans, investments, and insurance secret, or be allowed to make up their own voluntary disclosure and investment standards.

The Bank of Canada has been working with some of the country's largest banks to get a handle on what that risk looks like to help them and others in the financial system wrap their heads around the financial risk that climate change poses.

That report, Gravelle said, is due out by the end of November or early December. It will include what he described as how-to guides for reporting risk.

That work will likely dovetail with an international reporting body's decision to locate one of its offices in Montreal. The Chartered Professional Accountants of Canada said it would help create one reporting standard.

Gravelle said the looming economic change would be similar to how much technological innovation affected the economy over the last few decades, except "on steroids" that would have broad impacts on sectors and labour markets.

Mitigating the impact would require investments in productivity-enhancing technology that would make workers more efficient, he said.

"The problem is you've got to line up the policies, you have to get the incentives right; and that, in the short term, might feel very hard to swallow, but in the long term, you have actually a lot more jobs, you have an economy that's much more flexible," Gravelle said.

DIVERSITY/INCLUSION/FIGHTING SYSTEMIC RACISM NEWS

[This Is A Story About Race In Canadian Politics. And It's Hopeful](#)

Opinion By The Globe and Mail Editorial Board, October 30, 2021

https://www.theglobeandmail.com/opinion/editorials/article-this-is-a-story-about-race-in-canadian-politics-and-its-hopeful/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2021-10-30_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

This is not a story about race.

But to understand how it isn't, we have to talk about how, in another, less successful country, it could be.

In 2016, the census found that 31 per cent the residents of the City of Calgary were immigrants. Thirty-six per cent of the population were members of a visible minority, including 9.5 per cent who were South Asian. The picture is almost exactly the same in Edmonton: 30 per cent of residents are immigrants and 37 per cent are visible minorities, including 9.5 per cent who identify as South Asian.

Two weeks ago, the people of Edmonton and Calgary went to the polls and elected new mayors. Both were born outside of Canada. Jyoti Gondek, Calgary's top magistrate, was born in England to parents of Punjabi descent and came to this country as a child; Edmonton's Amarjeet Sohi was born in India and immigrated in his teens. On the census, both would be counted among the roughly one in 10 city residents of South Asian descent.

We bring up race not because it was an issue in the elections of Ms. Gondek and Mr. Sohi, but because it was not. And let us give thanks for that.

In many other countries – less happy, less peaceful countries – the story would have been very different. There, race, religion or ethnicity are the basis for politics. Sectarian divides slice through the possibility of shared citizenship, with lives and politics organized along those lines.

That's how much of the world is. (Ask an immigrant.) In the worst cases, it results in the failed state of Lebanon, or the violently extinguished state of Yugoslavia, or the Rwanda genocide.

But here's what we believe can safely be said about the mayoral elections in Calgary and Edmonton: the race of the candidates, their religion (or lack thereof), and their status as first-generation Canadians appear to have been irrelevant to most voters. Maybe not all voters, whether pro or con, but surely most.

Consider: nine out of 10 voters in Calgary and Edmonton are not of South Asian heritage. Yet Ms. Gondek and Mr. Sohi each won 45 per cent of the vote. That means that most of those who voted for them were from "another" community.

And we put the word "another" in quotation marks because, this being Canada in 2021, most voters don't see it that way. They weren't marking their ballots through a prism of race. They didn't see the winning candidates as coming from some other community, but rather as part of their shared community – Calgarian, Edmontonian, Albertan, Canadian – that transcends where you or your parents came from, where you pray or do not pray, and what colour your skin is.

Canadians are not saints, and Canada is not some magic land where racism never existed. It is not some place where no lines have ever been drawn labelling some people as "us" and others as "them." Canada has a long history of evolving varieties of sectarian divisions.

But Canada also has a long and accelerating history of expanding the definition of "us," and extending membership in the shared community to people who, in another place or another time, might have been excluded. For example, until 1954, the mayor of Toronto had always been a Protestant from the Orange Order. But that year, the citizens of Toronto ended all that, electing Nathan Phillips. Phillips was Jewish; nearly all of the city's residents were not. Most were Protestants. It didn't matter.

It was a similar story half a century later, in the three mayoral elections won by Naheed Nenshi in Calgary. The vast majority of the people of Calgary are not Ismaili Muslims; it didn't matter. Overwhelming majorities chose Mr. Nenshi as their representative. And though three-quarters of the residents of Brampton, Ontario are visible minorities, in 2018 they elected Patrick Brown as mayor.

This ability to see beyond differences and biology and faith is something that Canada will need ever more of in its future. Canada is on the road to becoming a majority-minority nation, where no ethnic or racial group is the majority. That's already the situation in Metro Vancouver and Greater Toronto, and the other big cities are not far behind.

The voting in Calgary and Edmonton is a reminder that this future is hopeful, not ominous. If a Canadian is defined by all that we hold in common, in spite of differences, then everybody's part of the majority.

As A BIPOC Woman, I'm Used To Being Targeted By Airport Security. White People, Don't Act So Surprised

By Shirley Phillips, Contributed To The Globe And Mail, October 26, 2021

https://www.theglobeandmail.com/life/first-person/article-as-a-bipoc-woman-im-used-to-being-targeted-by-airport-security-white/?utm_medium=email&utm_source=Sightseer&utm_content=2021-10-31_9&utm_term=As%20a%20BIPOC%20woman,%20I%e2%80%99m%20used%20to%20being%20targeted%20by%20airport%20security.%20White%20people,%20don%e2%80%99t%20act%20so%20surprised&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

I travelled recently to visit my daughter in Halifax, my first time in an airport since the pandemic hit. I was so excited. We had plans for exploring South Shore beaches, Annapolis Valley wineries, new restaurants in the city. I couldn't wait to hug my girl. I'd missed the excitement of boarding a plane and heading off on a new adventure but, as I walked into Toronto's Pearson airport, I was quickly reminded of the ugly side of travel – the ordeal of getting through security unscathed. I am a BIPOC woman and border security is not my friend.

In the priority line, I was standing behind a Black businessman – well-dressed, carrying expensive luggage and a beautiful leather briefcase (not that any of that should matter). As we approached the queues, he was brusquely told by an agent to get into Aisle 2, which he did. A second agent, who was busy laughing and joking with other passengers, suddenly shouted at him, called him back with a hooked finger and said he had no business moving ahead without permission. Pointing to the end of the line, he yelled, "Get over there. I'll deal with you later." The gentleman was fully masked, not causing trouble and had been waiting his turn like the rest of us. There was no reason for him to go to the end of the line. He and I exchanged knowing glances and, clearly frustrated but composed, he did as he was told. What else could he do? We are not in a position of power in these situations. I wished him luck and he nodded with resignation as he left.

On my return from Halifax to Toronto, travelling with a business-class ticket, my experience was similar. I'd arrived more than two-and-a-half hours early for the domestic flight, knowing I could run into similar issues, but really hoping to relax with a glass of wine in the bar if all went well.

The agents seemed East Coast friendly, chatting away with travellers near the gate. An officer approached me and sternly asked me to step aside. I asked if there was a problem, but got no reply. My hands were swept at a scanner and I was advised that an illegal substance had been detected (although nothing was lit up on the device). The only thing that had touched them was the lavender soap I'd purchased at the Halifax market earlier that week, but I smiled co-operatively, knowing not to make waves. I was told I'd need to go through the full-body scanner and, of course, complied. I was then told I'd be undergoing a full-body pat-down with a female agent and offered a private room. I declined. I always feel safer for this to happen in full view. The agent worked me over, top to bottom, running her hands under my breasts, into my armpits, inside the waist of my jeans, up my pant legs. Used to the drill, I held my arms out and waited patiently. I was asked to identify my luggage and belongings and told everything would need to be searched for drugs. I was asked if I had a job. I said I was retired. I was asked where I used to work. I said I was a deputy minister in the Ontario provincial government. My luggage was taken apart, my leather purse turned inside out, its strap broken in the process.

Foolishly thinking I was done, I prepared to move on. But then the female agent returned and said she had to search me again. Apparently, the shirt I was wearing – my lucky travelling top, a black Donna Karan jersey which I've worn on flights for years – was a "security risk" as the draping in front could be used to hide dangerous substances. I noticed people wearing oversized hoodies with kangaroo pockets that could indeed conceal all manner of sinister things, but no one seemed concerned about them. When I looked around, many passengers were unmasked or wearing masks inappropriately but no one was being reprimanded. I was offered a private room again. I declined again. I underwent another full-body search, with a lot of extra groping under the suspect shirt fabric. My hair was checked both times. I was made to turn on my laptop for a review of contents. I was not asked where I'd been nor whether I'd been vaccinated. And then, danger averted, I was dismissed.

I fixed my purse strap with an elastic band and left security. Needless to say, I had no time to sit in a bar and enjoy that glass of wine while waiting for my flight. I barely made it on time for boarding.

The thing is, none of this came as a surprise. It happens almost every time I travel, especially in North America. I just escaped on the way out because the poor sucker in front of me got nailed first. Most of my BIPOC friends have similar experiences. It's systemic racism at best, overt at worst. It's unpleasant, unfair, frustrating, tiring – but it's what happens. For me, what makes it worse is how shocked everyone is every single time it does.

I fully understand the need for tight security at airports and borders. It just needs to apply to everyone, not only people that security agents target because of bias. I also don't labour under the misapprehension that any of this will change any time soon. These are complex issues that require genuine will, deliberate action, and concentrated effort. There would need to be an overhaul of policies, sensitivity training, accountability measures, active monitoring. Sadly, we likely won't make strides unless we educate children on all forms of bigotry from a young age and attract the right people to these jobs. We're a far cry from all that.

But what would help is if white people who care could absorb that this (and so much more) is part of day-to-day life for their BIPOC friends and family, even those of us they see as “mainstream.” Perhaps they could be courageous and call it out, even if it might inconvenience them in the process. Demand fairness and action. Make systemic racism an election issue. Be part of the solution, so that this stops being routine.

But, at the very least, stop being shocked every time it happens. That shock comes from privilege and all it does is rub salt in an already gaping wound.

IBAO Forms New Partnership With Canadian Association Of Black Insurance Professionals

By Lyle Adriano, Insurance Business Canada, October 8, 2021

<https://www.insurancebusinessmag.com/ca/news/broker-perspective/ibao-forms-new-partnership-with-canadian-association-of-black-insurance-professionals-312641.aspx>

The Insurance Brokers Association of Ontario (IBAO) has entered into a partnership with the Canadian Association of Black Insurance Professionals (CABIP).

CABIP is a recently-launched organization that advocates for the representation, inclusion, and advancement of Black professionals within the insurance industry.

As part of the partnership, IBAO will be promoting CABIP initiatives including advocacy, mentorship, education, and networking to its membership of over 14,000 licensed insurance brokers. This will also include an introduction to CABIP at IBAO’s upcoming virtual convention on October 20 to 21.

“Diversity, Equity and Inclusion (DEI) has become a key priority for IBAO,” said IBAO chief operating officer Brett Boadway. “We’re seeking out opportunities to leverage our platform to boost the voices of visible minorities within the broker channel. We’re honoured to be partnering with CABIP, supporting their mission and helping to provide a more equitable future within the insurance industry.”

“We’re excited to partner with IBAO through the launch of our Association and into the future,” said CABIP chair and co-founder Sheldon Williams. “Their strong membership and communication channels will help spread our message of inclusivity, and support our mission to bridge the opportunity gap for Black professionals within the Canadian insurance industry.”

CAFII MEMBER AND/OR PARENT COMPANY-SPECIFIC NEWS

RBC Insurance Appoints New Leader For Western Canada

By Alain Thériault, Insurance Portal, October 29, 2021

https://insurance-portal.ca/life/rbc-insurance-appoints-new-leader-for-western-canada/?utm_source=sendinblue&utm_campaign=daily_complete_202111-01&utm_medium=email

RBC Insurance has appointed John Lutrin as its Regional Vice-President for Western Canada. Lutrin will begin his new role on November 1, Nabil Tarcha, Vice-President of Brokerage Sales and Support, said in an internal announcement, of which Insurance Portal obtained a copy.

Lutrin is leaving ZLC Financial, a financial services firm that has operated in Vancouver for more than 70 years. He acted as President of ZLC for the past four years, alongside chairman Garry Zlotnik.

The new hire at RBC replaces Drew Craswell. Craswell left the insurer to join Financial Horizons Group in August 2021 as Vice-President, Operations, Ontario, Atlantic & Western Regions.

Lutrin served in the South African army before earning a degree in marketing and sales from WITS University Business School of Johannesburg. He emigrated to Canada 25 years ago.

In addition to leading ZLC, Lutrin previously worked at HUB Financial for almost 21 years, including as Executive Vice-President.

Regulator Gives Canadian Banks OK To Raise Dividends, Boost Executive Pay Again

Banks Have Been Sitting On Far More Cash Since The Start Of The Pandemic

By The Canadian Press, November 4, 2021

<https://www.cbc.ca/news/business/regulator-banks-dividends-1.6237360>

Canada's banking regulator says it has cleared the way for banks and insurers to raise dividends and resume share buybacks.

Peter Routledge, head of the Office of the Superintendent of Financial Institutions (OSFI), says the reasons for the ban that was implemented early in the pandemic no longer stand.

In the early days of the pandemic, the OSFI forbade Canada's big banks from raising their dividends or hiking executive compensation, in case that cash was needed elsewhere.

"OSFI expects that banks will use the additional lending capacity to support Canadian businesses and households," the regulator said in March 2020.

But the big banks have largely emerged from the pandemic unscathed, with their loan books performing fine.

Government support programs have also helped stimulate the economy, and the banks are now sitting on cash far in excess of the minimum requirements.

In a research note shortly after the OSFI announcement, CIBC analysts estimated the banks have sufficient excess capital to buy back up to six per cent of outstanding shares on average.

And they expect dividend raises to happen fast — possibly as banks report fourth quarter results, starting at the end of November.

The U.S. bank regulator made similar moves to rein in cash payouts at U.S. banks, before removing those limitations this summer.

Routledge says that boards of directors at the banks and insurers should be able to make decisions on the payouts, and that OFSI expects them to act responsibly.

Manulife And Sun Life Report Q3 2021 Results

By The Canadian Press, November 4, 2021

https://www.insurancebusinessmag.com/ca/business-news/manulife-and-sun-life-report-q3-2021-results-315471.aspx?utm_source=GA&utm_medium=20211104&utm_campaign=IBCW-MorningBriefing-20211104&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Manulife Financial Corp. says its net profit dropped 23 per cent in its recent quarter as investment gains offset a charge related to lower reinvestment assumptions.

The Toronto-based insurer and financial services company says it earned CA\$1.59 billion or 80 cents per diluted share in the third quarter, down from CA\$2.07 billion or CA\$1.04 per share a year earlier.

Excluding one-time items such as the CA\$532-million charge, core earnings increased 4.4 per cent to CA\$1.52 billion or 76 cents per diluted share.

That compared with CA\$1.45 billion or 73 cents per share in the third quarter of 2020.

Manulife was expected to report 79 cents per share in core earnings and 40 cents per share in net earnings, according to financial data firm Refinitiv.

Global wealth and asset management net flows reached CA\$9.8 billion, compared with a loss of CA\$2.2 billion in the prior-year quarter.

“The impact of the pandemic continues to vary across the globe with North American markets beginning to experience a recovery, while many markets in Asia implemented further restrictions in the third quarter,” stated chief financial officer Phil Witherington.

Nearly CA\$400 million in new business in Asia represented three-quarters of Manulife new business in the quarter that grew 22 per cent to CA\$539 million.

The gain in core earnings from market gains, new business, business growth in Canada and policyholder experience was partially offset by a CA\$152-million charge for estimated losses related to hurricane Ida and the European floods.

Sun Life Earnings

Sun Life Financial Inc. says it earned \$1.02 billion in the third quarter, up from \$750 million in the same quarter last year as it saw growth in asset management and its Asian division.

The Toronto-based insurer reported after markets closed Wednesday that its profit in the quarter amounted to \$1.74 per share, up from \$1.28 per share a year earlier.

Underlying net income came in at \$902 million or \$1.54 per share, up from \$842 million or \$1.44 per share in the same quarter last year.

Analysts on average expected Sun Life to earn \$1.25 per share in adjusted profits according to financial data firm Refinitiv.

Insurance sales were down nine per cent to \$628 million and wealth sales were down almost four per cent to \$50.7 billion, while the value of new business rose 11 per cent to \$290 million.

Net income from Canada in the quarter was up two per cent to \$393 million, while asset management income rose 20 per cent to \$301 million and its Asian operations saw a 22 per cent climb to \$288 million.

COVID-19 PANDEMIC RESPONSE, RESILIENCE AND RECOVERY NEWS

Eight More Canadian Airports Will Open To International Flights On November 30

Transport Minister Says Mandatory Vaccination Program Provides Basis For Airport Expansion

By Peter Zimonjic, CBC News, November 2, 2021

<https://www.cbc.ca/news/politics/more-canadian-airports-open-international-travellers-1.6234001>

The federal government took another step toward rebuilding the travel industry on Tuesday, November 2 by announcing an expansion of the number of Canadian airports that can accept international flights.

Transport Minister Omar Alghabra said eight additional airports will begin playing host to international arrivals on November 30, bringing the total number of Canadian airports open to global travellers up to 18.

"Opening these airports to international travel is another step forward in rebuilding and re-opening our travel system," said Alghabra.

"This move will ensure travellers are able to access more regional airports for their international travel this winter while continuing to support our government's measured approach to re-opening our borders."

The Minister explained that the expansion is possible because by November 30, the federal rules requiring proof of vaccination in order to travel on a plane will have been fully phased in.

The additional airports that will be operating internationally by month's end are:

- St. John's International
- John C. Munro Hamilton International
- Region of Waterloo International
- Regina International
- Saskatoon John G. Diefenbaker International
- Kelowna International
- Abbotsford International
- Victoria International

These are in addition to the 10 airports that are already receiving international flights:

- Halifax Stanfield International
- Québec City Jean Lesage International
- Montréal-Trudeau International
- Ottawa/Macdonald–Cartier International
- Toronto Pearson International
- Billy Bishop Toronto City Centre
- Winnipeg James Armstrong Richardson International
- Edmonton International
- Calgary International
- Vancouver International

Mandatory Vaccine Requirements For Travel

Starting at 3 a.m. on October 30, all travellers in Canada aged 12 and older must be fully vaccinated before boarding planes, trains, or cruise ships in this country.

And even those travellers who are fully vaccinated must show proof of a negative molecular COVID-19 test upon returning to Canada, but Ottawa is facing pressure to drop that requirement.

Canadians travelling abroad will need to follow the rules of the specific airline and country they are entering, which may include testing.

There is an exception in place that allows travellers who have started the vaccination process but have not yet completed it to show proof of a valid COVID-19 molecular test until November 29.

As of November 30, those not fully vaccinated will not be eligible to travel, except for limited exemptions.

"Let me be very clear: if you are not fully vaccinated against COVID-19 by the end of November, you will not be allowed to board a plane or train in Canada," Alghabra said last week.

The Canadian Airports Council welcomed the news, stressing the importance of regional airports to the international travel industry and the need to re-open more of them to international travellers.

"They connect remote and northern communities to international hubs, and provide huge amounts of specialized care, including emergency and medical services," said Daniel-Robert Gooch, the Council's president. "If anything, international flights should be expedited to these communities, not further delayed."

Transport Canada OKs Florida Flights From Waterloo Region Airport

By Catherine Thompson, Waterloo Region Record, November 2, 2021

<https://www.therecord.com/news/waterloo-region/2021/11/02/transport-canada-oks-florida-flights-from-waterloo-region-airport.html>

People will be able to start flying to foreign destinations — including southern sun destinations — out of the Region of Waterloo International Airport on November 30.

Transport Canada announced on Tuesday, November 2 that it was adding the Regional airport, as well as seven other airports across the country, to the list of airports where passengers on international flights will be allowed to land. COVID-19 rules had previously restricted international flights to just 10 airports across Canada.

The announcement means that people will soon be able to fly to and from sun destinations from the Regional airport.

"This is very significant, because a lot of our travel during the winter season is north-south," said Rod Regier, the Regional commissioner in charge of the airport. "It'll keep passenger numbers strong for the airport right through the winter."

The airport also hopes to see flights into other American cities from the Region, both for business and vacation travel, he added.

Ultra-low-cost carrier Flair Airlines has said it hopes to start flights from Waterloo Region to Orlando and Fort Lauderdale, Florida by December 15. Sunwing's seasonal service to Cancun begins in mid-December.

Flair had previously begun selling tickets for flights from the Region to Florida in October and November, on the assumption that COVID-19 rules would ease earlier, but was forced to cancel those flights when approval didn't come through.

"Flair Airlines has added service to multiple U.S. destinations including Florida, California, Las Vegas, and Arizona from many Canadian regional airports and is grateful for the work of (Transport) Minister Omar Alghabra and the Government of Canada to re-open these airports to international arrivals," said Garth Lund, Flair's chief commercial officer, in a statement. "We're eager to offer low fares to snowbirds young and old wanting to enjoy some sun this fall and winter."

U.S. Won't Require COVID-19 Test Results To Cross Land Border

By The Canadian Press, October 29, 2021

<https://www.theglobeandmail.com/canada/article-us-wont-require-COVID-19-test-results-to-cross-land-border/>

The office of New York congressman Brian Higgins says U.S. Customs and Border Protection won't be requiring a negative COVID-19 test for fully vaccinated travellers in order to cross the land border from Canada.

A spokesperson for Higgins says the agency is expected to release additional details in the next few days before the U.S. relaxes its border restrictions on Monday, November 8.

Higgins has already called on Canada's federal government to abandon its requirement that travellers to Canada from the U.S. submit the results of a costly PCR test before arriving at a land border crossing.

He says the \$200 test remains a significant deterrent to travel and a drag on the economic recovery in border communities.

As of November 8, fully vaccinated travellers who are flying to the U.S. for non-essential purposes will have to show the results of a negative test that's no more than 72 hours old before boarding their flight.

Later today, the Washington-based Wilson Center will release a final report from its task force on public health and the border, a group that includes former Canadian public safety minister Anne McLellan and ex-Quebec Premier Jean Charest.

U.S. Will Allow Land Entry Again As Soon As Border Crossings Open On November 8

By Sophia Harris, CBC News, November 2, 2021

[U.S. will allow land entry again as soon as border crossings open on Nov. 8 \(msn.com\)](#)

The United States will re-open its land border to fully vaccinated travellers as soon as ports of entry open on November 8, U.S. Customs and Border Protection (CBP) announced at a press briefing on Tuesday, November 2.

That means ports of entry open 24 hours will accept vaccinated travellers when the clock strikes midnight, while the others will accept travellers as soon as they open that day.

The U.S. has kept its shared land border with Canada closed to non-essential travel since the start of the pandemic in March 2020. But on November 8, for the first time in 19 months, the U.S. is set to welcome back travellers by land and passenger ferry — as long as they're fully vaccinated against COVID-19.

The U.S. CBP confirmed that travellers entering by land will not have to show proof of a negative COVID-19 test, but said they should be prepared to verbally attest to their vaccination status and present their vaccination documentation upon request.

To be considered fully vaccinated, travellers must have all recommended doses of a COVID-19 vaccine authorized by U.S. regulators or the World Health Organization.

WHO-approved vaccines include Moderna, Pfizer-BioNTech, Oxford-AstraZeneca, and its Indian-made counterpart, Covishield. The U.S. will also accept any combination of these vaccines, such as a mix of AstraZeneca and Moderna.

Children under 18 years of age will be exempt from the vaccination requirement.

Expect Long Wait Times

CBP says its border crossings will be staffed at pre-pandemic levels starting on November 8, but warns there could be longer than normal wait times.

"For travellers making the trip to the United States, we ask for patience with our officers," said Matthew Davies, the executive director, admissibility and passenger programs, with CBP. "To help reduce wait times and long lines, we encourage travellers to have the correct documentation ready."

Relief For Canadian Travellers

In March 2020, Canada and the United States agreed to close their shared land border to non-essential travel to help stop the spread of COVID-19.

It was widely assumed that — when the time was right — the two countries would announce a joint re-opening of the land border.

But that didn't happen.

Instead, Canada re-opened its land border to fully vaccinated Americans on August 9, 2021 while the U.S. remained silent on its border plans.

That sparked anger and frustration among Canadians who wanted to cross into the U.S. by land, including those with family in U.S. border towns.

Now that the land border is re-opening, it has provided relief to many, including Canadian snowbirds who want to drive to the U.S. sunbelt for their winter stay.

"I am ecstatic, I'm over the moon and back again," said snowbird Fred Welsh of Gillams, Newfoundland who plans to drive his RV to Florida on the first day the land border re-opens.

"When they announced that they were opening the border on the eighth of November, I was — I had to be the happiest man on the golf course."

Come November 8, unvaccinated travellers may continue to cross the U.S. border for essential reasons such as trade and transport. However, by January, essential travellers will also be required to be fully vaccinated.

Canadians Still Need To Take Return Test

When returning to Canada, recreational travellers must provide proof of a negative COVID-19 test taken within 72 hours before their return flight or planned arrival at the land border.

Canada will only accept a molecular test — such as a PCR test — which can cost hundreds of dollars.

Travellers crossing into the U.S. for a short trip are allowed to take their molecular test in Canada and then use it upon their return — as long as it's less than 72 hours old.

Canada is facing pressure from travellers, tourism groups, and senior advocacy organizations to drop its pricey COVID-19 test requirement.

The federal government says it's reviewing the requirement but that it's staying in place for now as a precaution.

"Canada is still in many areas battling the fourth wave," said Chief Public Health Officer Dr. Theresa Tam at a news conference on Friday, October 29.

"While vaccines reduce the risk [and protect] people against infections, it's not 100 per cent and that protection could wane or be reduced over time."

New Air Travel Rules On November 8

Since the start of the pandemic, recreational Canadians travellers have been able to fly to the U.S. However, starting on November 8, they will face stricter rules.

Currently, Canadian air passengers entering the U.S. must show proof of a negative molecular or antigen test no more than three days before their flight's departure.

Come November 8, all foreign air travellers, with few exceptions, must also show proof that they're fully vaccinated.

Children under 18 will be exempt from the requirement, but children between the ages of two and 17 will be required to show proof of a negative COVID-19 test.

Hundreds Of Thousands Of Snowbirds Expected To Flock South After Spending Last Winter Hibernating

By Sophia Harris, CBC News, October 31, 2021

[Hundreds of thousands of snowbirds expected to flock south after spending last winter hibernating \(msn.com\)](https://www.msn.com)

Snowbird Fred Welsh hopes to be one of the first in line to cross the U.S. land border when it re-opens on November 8 to fully vaccinated Canadian travellers.

"If the border opens one minute after 12 a.m., we'll be in that line," said Welsh, 59, of Gillams, Newfoundland. "I have a great passion for sunny weather."

After the United States closed its land border to non-essential travel in March 2020 and COVID-19 cases surged last fall, the majority of snowbirds turned up the thermostat and stayed put.

For Welsh, it was his first winter in Canada in eight years, and he had to buy a winter coat, boots and a snow blower. But now that he's fully vaccinated, Welsh is ready to return to Florida — even though the pandemic isn't over.

"The world can't stop," he said. "If you practise what you've been taught, washing your hands and keeping your facial coverings on, I don't anticipate any problems."

The Canadian Snowbird Association (CSA) estimates that about 30 per cent of Canada's more than one million snowbirds went south last winter. But this year, the CSA predicts about 90 per cent of them will travel south now that they're fully vaccinated and can drive across the border.

Snowbirds have been able to fly to the U.S. during the pandemic, but the CSA said most traditionally drive.

"A lot of them were uncomfortable with the idea of traveling by plane," spokesperson Evan Rachkovsky said. "Now that we have the land border opening up, they're determined to make the trip down south."

Snowbirds Eye COVID-19 Boosters

It's not just the sun that's luring snowbirds south.

Several, including Welsh, told CBC News that they plan to get a COVID-19 booster shot while in the U.S. Most provinces currently offer additional doses only to certain vulnerable groups. But the U.S. now offers boosters to all seniors to protect against waning immunity.

"If they're giving them away, we're taking them," Welsh said.

He plans to travel to Florida with seven friends in a caravan of three RVs. The group will take an eight-hour ferry ride to Nova Scotia and enter the U.S. via the border crossing at St. Stephen, New Brunswick.

"I'm just excited," said fellow traveller Wade Kean, 59, of Culls Harbour, Newfoundland. "I just can't wait to get on the road."

Welsh predicts long lineups at the border on November 8, but he's determined to cross that day anyway.

"The sooner I get there, the better," he said. "It's kind of cold here in Newfoundland."

Is It OK To Travel Abroad?

Last year, the federal government made pleas to snowbirds to stay home during the pandemic. But Ottawa recently changed its tune — somewhat.

Last week, the government quietly lifted its advisory against non-essential travel abroad.

It was replaced with a recommendation that international travellers be fully vaccinated. At a news conference last week, Chief Public Health Officer Dr. Theresa Tam also advised travellers to be mindful of their destination.

"Look at the risks involved in that travel journey and where you're heading to," she said. "The pandemic is very much alive."

The U.S. currently has the highest number of new COVID-19 cases globally. However, cases are steadily declining in most states.

Snowbirds David and Dianne Fine stayed home last winter in Hepworth, Ontario, but they'll spend this winter in California and Arizona.

David said they felt more comfortable leaving the nest this year because they're fully vaccinated.

"I'm 68, and you only have so many years you can go down south," he said. "We're willing to play it safe and wear our masks and everything else to get the sun."

To beat the anticipated rush, the Fines flew to the U.S on October 18 and shipped their RV — three weeks before the land border re-opens.

"We just imagine it's going to be really crazy at the border — long, long wait times," Dianne, 67, said just before boarding a helicopter at the airport in Niagara-on-the-Lake, Ontario.

To get around the closed land border, the Fines travelled with Great Lakes Helicopter, which flies snowbirds to the airport in Buffalo, New York, and ships their vehicles to the same location. After landing, snowbirds pick up their vehicles and drive south.

What Are The New U.S. Rules?

Starting November 8, foreign air passengers entering the U.S. must be fully vaccinated and show proof of a negative molecular or antigen test taken no more than three days before their flight's departure.

Land border travellers won't be required to take a test, but must be prepared to present proof of their vaccination upon request.

The U.S. has not yet said at what time the land border will re-open on November 8 but promises that details will come soon.

When returning to Canada, recreational travellers must provide proof of a negative molecular test taken within 72 hours before their return flight or planned arrival at the land border.

Canada will only accept a molecular test — such as a PCR test — which can cost upwards of \$150.

At a news conference on Thursday, October 28, the Canadian Snowbird Association called for Ottawa to drop the pricey molecular test for fully vaccinated travellers.

"The time has come for the government to end these unnecessary barriers and return to affordable travel," said Michael MacKenzie, the CSA's executive director.

Tam said Canada is reviewing the test requirement but that it's staying in place for now as a precaution.

"Canada is still in many areas battling the fourth wave," she said.

There's a possibility the test requirement could be dropped by the spring, when many snowbirds return home.

Canadian Snowbirds Head South As US Land Borders Re-Open

By Anita Snow And Terry Tang, The Associated Press, November 1, 2021

[Canadian snowbirds head south as US land borders re-open \(msn.com\)](#)

Canadians Ian and Heather Stewart are savouring the idea of leaving behind this winter's sub-zero temperatures when the U.S. re-opens its land borders to non-essential land travel next week and they launch a long-delayed drive to their seasonal home in Fort Myers, Florida.

Restrictions imposed by both countries during the coronavirus pandemic and their own concerns kept the retired couple and millions of other Canadians from driving south to warmer climes such as Florida, Arizona, and Mexico during last year's freezing winter months.

Now, the Biden administration's decision to allow vaccinated people to enter the U.S. by land for any reason starting November 8 has many Canadians packing up their campers and making reservations at their favourite vacation condos and mobile home parks. Some are already in the U.S., arriving on flights that never stopped and have required just a negative COVID-19 test.

But many have waited to drive, preferring the convenience of having a vehicle to get around in with rental cars scarce and expensive.

Vacasa, a management company for over 30,000 vacation homes in North America, Belize, and Costa Rica said it saw a major rise in traffic on its online platform after the new rules were announced. Canadian users' views at rentals in snowbird-popular destinations jumped by 120%.

The Stewarts will board their SUV with two dogs and a cat November 10 for the four-day trek from Ottawa, Ontario, to spend six months on Florida's Gulf Coast.

"We love it there," said Ian Stewart, 81, a retired air traffic controller with the Royal Canadian Air Force. "There's such a nice feel with the good weather that lets you get out and walk and talk to your neighbours. And you don't have to worry about slipping on the ice and breaking your bones!"

Like the Stewarts, many Canadian snowbirds stay at mobile home parks and luxury RV resorts — with swimming pools, pickleball and sometimes golf courses — for people 55 and over. The Stewarts have owned a manufactured home at their Florida park since 2007.

Arizona is also popular for its mild winters.

The Arizona Office of Tourism expects an immediate economic impact in a state where people from Canada and Mexico traditionally make up the largest number of overnight visitors, said Becky Blaine, the office's deputy director.

"The phones have been ringing off the hook since they announced the border will be re-opened," said Kate Ebert, manager of the Sundance 1 RV Resort in Casa Grande, halfway between Phoenix and Tucson.

Renée Louzon-Benn, executive director of the Greater Casa Grande Chamber of Commerce, said the desert community last year felt the absence of visitors from Canada and U.S. Midwestern states such as Wisconsin and Michigan, with far fewer people spending money locally. Casa Grande Mayor Craig McFarland said the city of about 62,000 people usually swells by another 25,000 each winter.

Wendy Caban of Lake Country, British Columbia, is thrilled that she and her husband, Geoffrey, can soon drive to their resort home in the Phoenix suburb of Mesa.

"I'm looking forward to seeing a lot of friends that we made over the last dozen years," Wendy Caban said. "I'm looking forward to the warmth."

But the couple, both 73, are still mulling when to leave.

"I think it's going to be insane on November 8," Caban said. "So we'll wait a few days and monitor the lineups and the weather."

Arizona's Office of Tourism says close to 1 million Canadian tourists accounted for \$1 billion in spending in 2019. That plunged to 257,000 Canadians who spent \$325 million last year.

R. Glenn Williamson, Canada's Arizona honorary consul and founder and CEO of the Canada Arizona Business Council, said the numbers for tourists don't consider longer term stays by part-time resident Canadians who spend months at a time in homes they own in Arizona — as many as 200,000 additional people spending another \$1.5 billion locally each year.

With some 500 Canadian companies operating in Arizona, a new wave of younger, wealthier Canadian snowbirds work part-time in the state, where they buy upscale homes and play golf, among Canada's most popular sports, Williamson said.

Barbara and Brian Fox of Toronto, both in their 60s, plan to keep working for their strategic communications firm when they return to the Naples area on Florida's Gulf Coast in March and April.

It will be the longest Florida stay so far for the couple, who have canceled at least five planned trips south during the course of the pandemic over restrictions and concerns about possible infection.

Plenty of retirees are planning to head south again as well.

They include Wilf and Lynne Burnett who haven't made annual trek south from their hometown in Vancouver, British Columbia, to Puerto Vallarta, Mexico, since the coronavirus emerged. They typically tow a 15-foot (4.5-meter) boat so they can fish and visit restaurants with docks on the bay.

Now that land border restrictions are being eliminated, the Burnetts have a three-month reservation at a Puerto Vallarta condo starting January 6.

"We'll keep an eye on the virus and if things continue to improve, we'll go," Wilf Burnett said.

Those who decide to travel at the last minute will likely find it hard to book a condo, RV park, or campground.

Amid concern that restrictions might keep changing, some snowbirds are making reservations for earlier in the season than usual, starting from November through early next year, said Bruce Hoban, co-founder of the 2,000-member Vacation Rental Owners and Neighbors of Palm Springs. Hoban said peak visitor times for snowbirds, who comprise about 15% of vacation rentals, are generally between February and April.

Those who come can also expect prices as much as 20% to 30% higher because of increased demand, he said.

Bobby Cornwell, executive director of the Florida and Alabama RV Parks & Campground Association, said many sites in those states were booked solid from January through March even before the new travel rules were announced. That's because Americans have embraced RV travel during the pandemic, filling spots Canadian campers normally would.

Still, it's "wonderful news" Canadians can return, Cornwell said.

"We encourage all snowbirds to plan to come to Florida and make your reservations as soon as possible," he said.

'We're Asking For Patience': U.S. Officials Say Be Ready For Long Lines When Border Re-Opens Monday

By Edward Keenan, Washington Bureau Chief, Toronto Star, November 2, 2021

https://www.thestar.com/news/world/2021/11/02/were-asking-for-patience-us-officials-say-be-ready-for-long-lines-when-border-re-opens-monday.html?source=newsletter&utm_content=a09&utm_source=ts_nl&utm_medium=email&utm_email=6D73923380F292A40DC042B455F0FDE3&utm_campaign=teve_83547

No matter how they travel, Canadians looking to enter the U.S. when it re-opens to leisure travel on Monday, November 8 will need to bring proof that they are fully vaccinated. If they travel by air, they'll also need proof of a recent negative COVID-19 test, while those crossing at land borders will face no such testing requirement. (In either case, they'll need a recent COVID-19 test to be allowed back into Canada.)

That situation was confirmed on Tuesday, November 2 — after being reported by the Star and others over the weekend — in a briefing by U.S. Customs and Border Protection (CBP) officials on the details of land border re-opening process.

“A test is not required to cross a land border,” said Matthew Davies, a field operations executive with CBP. Asked about the difference in policy for those travelling by air versus those in cars, he offered no explanation. “I would defer to CDC (the Centers for Disease Control) on the difference between requirements for testing in the air environment and the land border environment,” he said.

Davies also advised those planning to make the trip south on Monday or soon after to plan extra time into their schedule as officials expect delays due to pent-up demand and the implementation of the new system for checking vaccine status. “We’re asking for patience,” he said, advising people to be ready with their documents — both travel documents such as passports and documents offering vaccine proof, electronically or printed out. “Non-(American)-citizen travellers who do not have documentation of their vaccine status may be denied entry,” he said.

The new border procedures allowing non-essential travel and requiring proof of vaccination go into effect on November 8, Davies said.

As earlier clarified by the CDC, all vaccines approved for emergency use by the World Health Organization, including mixed-dose vaccinations, will be accepted as valid. Children under 18 travelling with fully vaccinated adults are exempt from the vaccine requirement. American citizens returning to the U.S. are also exempt from the vaccination requirement.

One further exemption to the new requirements applies only for a limited time: Canadians travelling for an “essential” purpose for trade or health care reasons, who have been allowed to cross throughout the pandemic, remain exempt from the vaccine requirements until January.

The difference in the testing policy between air travel and land travel is puzzling to many, but the difference is not a departure from recent practice. All Canadians have, throughout the pandemic, been allowed to fly into the U.S. while only those whose travel has been deemed essential for trade or public health have been allowed to drive across.

Air travellers who have been allowed in and out of the U.S. have long faced a testing requirement that is administered by the airlines, while no such requirement has existed for those (American citizens and visa holders or essential travellers) who have been allowed to cross at land borders. Experts who have spoken to the Star in recent weeks have speculated that while U.S. officials have placed responsibility for testing on airlines, they do not want their border agents to be burdened with similar logistical hurdles that might further delay border crossings.

Canadians travelling to the U.S. will continue to face a testing requirement for re-entry into Canada. The Canadian government requires proof of a negative PCR or molecular test taken within 72 hours of the time of entry.

Travel Insurance Expert Shares Next Steps For Canadians After U.S. Border Re-Opens

By Montana Getty, Global News, October 30, 2021

<https://globalnews.ca/news/8338272/health-insurance-expert-canada-us-border/>

Non-essential travel restrictions for the United States (U.S.) and Canada border will be lifted on November 8 for anyone fully vaccinated and travelling on land.

“Whereas before, it was just a requirement to have a test done three days before you left, but now, with the requirement to be fully vaccinated, that is going to be a requirement,” said Justin Reves, with the Regina Airport.

The change begins on November 8, meaning Canadians are looking at the next steps.

Travel Health Insurance Association (THIA) Executive Director Will McAleer said travelers could have extra costs to face.

“In particular, what we’re seeing is the cost and inconvenience that are being placed on them for this level of tests in order to return to Canada,” said McAleer.

Canadians will be required to have a negative polymerase chain reaction (PCR) test done before coming back into the country, which costs upwards of \$125 USD, whereas the United States accepts rapid antigen tests that are only around \$40.

“Beyond that is the inconvenience. In order to get a PCR test, wait times typically are longer for that so in order to get that before you return, the planning let’s say for a family of four can be pretty significant,” said McAleer.

Canadians can get health insurance coverage in case they contract COVID-19 while in the States.

However, McAleer urges people to make sure they are aware of what their policy covers, including quarantine costs.

“Understand what your health conditions are, you also want to understand the policy that you’re purchasing,” said McAleer.

He added that many plans will cover a positive COVID-19 test and may also include a \$150 a day quarantine coverage.

However, he still encourages people to ask their insurance companies for details on their policies.

How Should Canadians Prepare For A One Day Trip To The U.S. Once The Border Re-Opens?

By Kevin Nielsen, Global News, October 29, 2021

<https://globalnews.ca/news/8334912/canadians-travel-us-border-re-opening/>

Canadians will soon be able to drive to Disneyworld for a week-long vacation or make daily trips across the border to go shopping at an outlet mall or take in a sporting event or concert.

On November 8, the U.S. will lift restrictions on Canadians driving across the border that have been in place since practically the start of the COVID-19 pandemic.

With the border closed to drivers at the moment, traffic heading across is currently less than 15 per cent of what it once was, according to the Canada Border Service Agency (CBSA).

For example, a million people drove across the border during the week of October 11, 2019, whereas that number was just 144,603 this year.

While the CBSA does not track daily visits, well over half of those travellers were Canadians heading across the border and heading home.

So when the border does open, what should Canadians do before making the trip south of the border, specifically if they want to watch the Buffalo Bills play or hit a Target and come home on the same day?

Whether it be a day or a week, those who are looking to head across the U.S. border need to be fully vaccinated, though they will not be required to have a COVID-19 test in advance.

Canadians will need to be able to provide proof of vaccination if they are randomly selected to do so.

For Canadians looking to come home after a short trip, they will need to prepare in advance, according to a spokesperson for the CBSA.

“For short trips, that are less than 72 hours, Canadian citizens, people registered under the Indian Act, permanent residents, and protected persons travelling to the United States are allowed to take their pre-arrival molecular test before they leave Canada,” Rebecca Purdy told Global News in an email.

“If the test is more than 72 hours old when they re-enter Canada, they will be required to get a new pre-arrival molecular test in the United States.”

She said the test can be submitted up to 72 hours in advance using the ArriveCan travel app or website.

Purdy noted that rapid tests will not be accepted to come into Canada.

“Antigen tests, often called ‘rapid tests,’ are not accepted,” Purdy said.

“Fully vaccinated travellers who are eligible to enter Canada continue to be subject to mandatory random testing on arrival.”

Next Pandemic, Manage Risk Instead Of Closing Border, Task Force Urges Canada, U.S.

By James McCarten, The Canadian Press, October 29, 2021

<https://www.ctvnews.ca/politics/next-time-manage-risk-instead-of-closing-border-task-force-urges-canada-u-s-1.5645020>

When, not if, the next pandemic strikes, Canada and the United States need to work more closely together on a mutual, integrated strategy for managing risk at the shared border, rather than trying to shut it down entirely, a new report says.

A task force assembled by the D.C.-based Wilson Center, which included former Quebec Premier Jean Charest and former Canadian justice minister Anne McLellan, concluded in its final report that closing the border entirely to non-essential travel likely did as much harm as good.

Next time -- and there will be a next time, the panel warns -- a plan to mitigate risk rather than trying to reduce it to zero would ultimately be a better solution, its members said on Friday, October 29.

"A lot of people personally suffered through this period there was a very high cost on a personal level that can't be measured, but it was real," Charest said during the virtual launch of the final report.

"If only for that reason, we believe governments would be well-advised to look at more of a risk management approach."

The panel also included former Washington governor Christine Gregoire and James Douglas, the former governor of Vermont, both of them from border states where managing the shared frontier is a more pressing priority than it might be in other parts of the country.

The panel also found that despite the lived experience of similar public health crises in the past, such as the SARS outbreak in Toronto in 2003 and the H1N1 swine flu pandemic of 2009, neither country seemed to apply the lessons they had already learned.

And despite public pronouncements of a mutual, bilateral plan when the COVID-19 border restrictions were first imposed in March 2020, Canada and the U.S. didn't actually work together on the strategy as closely as was believed, Charest added.

Unlike in the immediate aftermath of the 9/11 attacks in 2001, when the U.S. suddenly and unilaterally closed its borders to international travel, "this time, a decision was taken to act together, and to be synchronized," Charest said.

"Only what we discovered in looking at the process is that there was much less co-ordination than what we had thought there should have been -- much less."

Among The Report's Other Findings:

- There was no tangible plan in place for a return to normal operations, making for uneven and unpredictable conditions across the length of the 9,000-kilometre border;
- A lack of government responsiveness to the concerns of individuals and businesses undermined public confidence in the measures and their efficacy;
- The restrictions focused on the purpose of travel, rather than on engaging members of the public about how they could cross the border safely;
- Legislators and lawmakers at the national level were "largely marginalized," as were regional and local government officials;
- Both countries missed the opportunity to partner with the private sector and incorporate input from businesses on how best to manage the restrictions.

The panel also called for border authorities to be more creative in finding solutions for people with urgent travel needs, including through pilot projects, "trusted tester" programs and adapting restrictions in various regions to better suit the needs of local communities.

"Quite candidly, at the end of the day, we don't want a separation," Gregoire said. "We really fundamentally believe that there are technological advances, there are opportunities. If we can keep planes in the air, where people can travel, we can keep that border open."

Canadians and Americans alike both adjusted in time to the new measures that were put in place at the border following the 9/11 attacks, and will do so again after the pandemic, said McLellan, who was justice minister in Jean Chretien's government at the time.

"Now you don't hear anyone complaining about the fact they have to have a passport to cross the border," McLellan said.

"Just as after 9/11, life doesn't return to so-called normal. It is a new life, with a set of new procedures, but in fact, we all live happily within that domain."

The travel rules prohibited non-essential leisure travel over the land border without restricting trade shipments and essential workers. Canada began easing restrictions for fully vaccinated travellers in August, while a new U.S. requirement that travellers be fully vaccinated will take effect on November 8.

Late on Friday, October 29, the U.S. announced that starting on November 8, non-citizen travellers will be permitted to enter the U.S. through a land border or ferry terminal for a non-essential reason, provided they are fully vaccinated and can present proof of COVID-19 vaccination status. There is no need for a test at the land border.

Unvaccinated travelers may continue to cross the border for essential travel, including lawful trade, emergency response, and public health purposes.

Starting in January 2022, all inbound foreign national travellers to the U.S. must be fully vaccinated for COVID-19 and provide related proof of vaccination.

Ottawa Facing Pressure To Nix Pricey COVID-19 Test Rule For Fully Vaccinated Travellers

By Sophia Harris, CBC News, October 29, 2021

[Ottawa facing pressure to nix pricey COVID-19 test rule for fully vaccinated travellers \(msn.com\)](https://www.msn.com)

Calls are mounting for Canada to nix its pricey pre-arrival COVID-19 test requirement for fully vaccinated travellers.

Despite easing some travel restrictions for vaccinated travellers, the federal government still requires they provide proof of a negative COVID-19 molecular test before entering Canada.

The big complaint about the test is the price. Depending on where they're travelling from, people can shell out between \$150 and \$300 for a PCR test, the type of molecular test most widely available.

For some, that added fee can make travelling too expensive.

"In many cases, the cost of PCR testing can be higher than the cost of the travel itself," said Jana Ray, chief operating officer of CanAge, a seniors' advocacy group.

Ray spoke at a news conference on Thursday, October 28 in Toronto, held by seniors' groups and members of the travel industry. They called on Ottawa to drop the test requirement for fully vaccinated travellers, and talked about how the test's cost impacts seniors, including snowbirds.

"Travel is becoming cost-prohibitive for our members, many of whom are retirees on fixed or limited incomes," said Michael MacKenzie, executive director of the Canadian Snowbird Association.

"The time has come for the government to end these unnecessary barriers and return to affordable travel."

Conrad Bostick, 77, of Airdrie, Alberta, agrees. He and wife, who are both fully vaccinated, traditionally travel to Mexico for three weeks each November. But this year, the retired couple — who live on a fixed income — scrapped their trip because of the added cost of the PCR test.

"It's a huge disappointment," said Bostick from his home in Airdrie. "What's the point of everyone being vaccinated if you still have to get [a test]?"

Ottawa Won't Budge

Canada first introduced a COVID-19 test requirement for air travellers at the height of the pandemic in January 2021. It then extended the rule to land travellers the following month.

The rule requires all recreational travellers entering Canada show proof of a negative COVID-19 test taken within 72 hours of their departing flight or planned arrival at the land border.

Months after introducing the rule, Canada started to loosen other travel restrictions, such as allowing fully vaccinated travellers entering the country to skip quarantine.

But, so far, the federal government has refused to budge on dropping the test requirement.

At a news conference on Friday, October 29, Chief Public Health Officer Dr. Theresa Tam said the government was reviewing the test mandate but it will stay in place for now as a precautionary measure.

"Canada is still in many areas battling the fourth wave," she said. "While vaccines reduce the risk [and protect] people against infections, it's not 100 per cent and that protection could wane or be reduced over time."

Canada's refusal to nix the test first sparked complaints earlier this month when the United States announced it would soon re-open its land border to fully vaccinated recreational travellers — without requiring a negative test.

The U.S. does mandate that fully vaccinated air travellers entering the country show proof of a negative COVID-19 test, but travellers can opt for a rapid antigen test — which costs as little as \$20 and provides immediate results.

In an interview on CBC's Power and Politics earlier this month, Drew Dilkins, the mayor of Windsor, Ontario, near the Canada-U.S. border, suggested that the antigen test would be a much more affordable option for travellers entering Canada.

"If I want to visit my brother who lives in Michigan, have a lunch and a dinner, and come home at the end of the day, my wife, my two kids and myself, we are not going to spend \$800 to have a PCR test to return," he said.

"We're all fully vaccinated and there has to be a better way to deal with that."

Many countries with test requirements allow travellers to take an antigen test. But Tam said they're not as accurate as PCR tests, which are highly sensitive.

"The PCR test is fundamentally more effective at detecting the virus in asymptomatic ... people."

An Easier Test?

Another complaint about the molecular test is that, unlike the antigen test, it can take up to 24 hours — or longer — for travellers to get their results.

That poses a problem for travellers taking short trips, so Canada now allows people crossing into the U.S. to take their molecular test in Canada and then use it upon their return, as long as it's less than 72 hours old.

But that doesn't help travellers with longer trips who may find themselves scrambling to get their test results in time before returning home.

To solve that problem, Air Canada, in partnership with Switch Health, a Canadian-based health-care company, is now offering a do-it-yourself COVID-19 test it says meets Canada's test requirements.

Travellers order the test online before travelling and take it to their destination. Before returning home, they take the test themselves under the guidance of a health professional via video conference.

Switch Health says the test, called a portable LAMP test, produces immediate results.

However, the test doesn't solve the cost problem: the test kits are priced at \$149 each for Air Canada Aeroplan members and \$199 for non-members.

Canadian Tourism Group Urges Feds To Axe 'Irrational' Border-Crossing Requirements

By Laura Osman, *The Canadian Press*, November 4, 2021

[Canadian tourism group urges feds to axe 'irrational' border-crossing requirements \(msn.com\)](#)

Pricey and "irrational" COVID-19 tests, along with "discriminatory" quarantine policies for kids, are making it difficult for families to travel even when all adults are fully vaccinated, according to members of the Canadian Travel and Tourism Roundtable.

All travellers over the age of five, regardless of citizenship or vaccination status, must provide proof of a negative COVID-19 molecular test in order to enter the country. Rapid antigen tests are not adequate under Canada's rules.

That can cost between \$150 and \$300 for each test, making it prohibitively expensive for many families.

Meanwhile, children can't attend school, camp, or daycare, be in crowded places or take public transportation for 14 days once they return home to Canada.

"It's irrational," said Perrin Beatty, president and CEO of the Canadian Chamber of Commerce, who is also co-chair of the roundtable. "It simply doesn't make sense."

Beatty joined members of the travel and tourism industry at a press conference on Thursday, November 4 to call on the federal government to remove "unnecessary and non-science-based" obstacles to international travel for families.

"The critical consideration here is that people be doubly vaccinated," said Beatty, who served as federal health minister under former prime minister Brian Mulroney from 1989 to 1991.

"If somebody coming into Canada can demonstrate that they've been doubly vaccinated, then they meet the criteria for being low risk in Canada."

Canada's COVID-19 testing and screening expert advisory panel released a report in May that specifically recommended against pre-departure screening for vaccinated travellers. However that was before the Delta variant emerged, and the authors flagged their uncertainty about the potential impacts of variants of concern.

David Schwartz, a father of two who lives in Ottawa, said travel is out of reach for his family right now.

His family hoped to be with his in-laws in Texas to celebrate their 50th wedding anniversary this winter, but molecular tests for all of them would add \$800 to \$1,000 to the cost of the trip.

They also can't manage to keep both kids home for an extra two weeks after the trip is over.

A negative test with no symptoms should be enough to allow kids to return to school after travel, he said.

"We've done everything we could to support the pandemic effort as a family. We got vaccinated, we stayed home, we missed those family milestones," Schwartz said.

"We're asking the government today to please change the rules so we can begin to get back to normal life."

The latest figures from the Public Health Agency of Canada show that of all COVID-19 tests completed at the border on vaccinated travellers between August 9 and October 21, only 0.18 per cent were positive.

For unvaccinated and partially vaccinated travellers, 0.91 per cent were positive.

Last week, chief public health officer Dr. Theresa Tam said test requirements at the border are "very much a live issue," but that she still believes pre-departure tests are an important layer of protection to prevent COVID-19 cases being imported to Canada.

"For now, we haven't shifted that policy, but we're reviewing that on an ongoing basis," Tam said on October 29. "Especially during a period of time when Canada is still, in many areas, battling the fourth wave."

Most Canadians Agree With A COVID-19 Test To Drive Back From U.S. — Unless They Plan A Trip

By Shari Kulha, National Post, November 2, 2021

[Most Canadians agree with a COVID-19 test to drive back from U.S. — unless they plan a trip \(msn.com\)](#)

Snowbirds anxious to finally drive to their winter destinations may be the first Canadians lining up at U.S. border crossings when they re-open on November 8.

But there's still one restriction on our books that may pose a challenge to Canadian day-trippers and others wanting a shorter trip out of the country.

While the U.S. has dropped its requirement for an incoming negative COVID-19 test, Canada has yet to rescind its rule that all northbound travellers aged five and older must have taken a COVID-19 molecular test within 72 hours of crossing a land border. That's in addition to proof of full vaccination.

A Leger survey for the Association for Canadian Studies and Metropolis North America reveals a wide gap between those who want to keep the expensive test in place to prevent potentially infectious cases coming into Canada and those who want it cancelled.

Of the survey respondents who intend to drive south before the end of the year, 68.3 per cent want the re-entry test dropped; of those who intend to stay north of the border, only 26.7 per cent want it dropped.

Travellers' decision-making will vary depending on their planned length of stay in the U.S. Those looking to over-winter in the sunbelt will not likely be deterred by the re-entry test requirement, but those looking to cross for a shorter time may find the test's 72-hour response time and its cost — which can run to \$200 — dampen their enthusiasm for a quick trip. Rapid antigen tests are not accepted.

"I don't expect there to be line-ups at the border if the PCR test requirements remain in place," said Jack Jedwab, president, ACS-Metropolis. "That said, the low cost airlines near the borders in those U.S. towns may regain Canadian customers, (as may) family and friends' visits over multiple days or long weekends."

Mayors of border towns who pushed for re-opening may find themselves disappointed — "a Pyrrhic victory," Jedwab calls it — as their areas, which draw many Canadian shoppers, may not benefit much from the re-opening as long as the test requirement remains in place.

The value gained by any cross-border purchases, for example, would likely be nullified by the need to wait several days for results or the higher cost of a quicker test.

As a result, "the data suggests that there might be a chill (on southbound traffic) as most who intend to travel want the test dropped," Jedwab says.

“The 72-hour window is an issue,” Jedwab said, but added that “some Canadians are thinking they’ll do the PCR test here prior to their trip, then cross the border and return within that time. It’s a way around (the requirement), but that would defeat the purpose of the mitigation process.”

Of the respondents saying they want the test requirement kept for re-entry into Canada, 61.3 per cent will not travel south, almost 25 per cent expect to, and 27.8 per cent aren’t sure.

Of those who don’t know whether they’ll head south, 50 per cent want the requirement dropped, while 22.2 per cent weren’t sure.

Overall, 55 per cent of Canadians want to maintain the required negative PCR test for those coming back to Canada, 32 per cent want it dropped and 12 per cent are not sure.

New York Congressman Brian Higgins on Monday, November 1 urged the Canadian government to eliminate its requirement for a COVID-19 test for fully vaccinated travellers returning north across the border.

In a letter written to Canada’s ambassador to the U.S., Kristen Hillman, Higgins said, “While both the United States and Canada will understandably require proof of vaccination from each other’s citizens to gain entry, only Canada will require a negative COVID-19 test in addition to the aforementioned proof of vaccination at all points of entry. This policy will have adverse side effects that will harm our respective economic recoveries.

“In border communities such as Western New York and Southern Ontario,” Higgins added, “the local economies depend on the free flow of goods and people across the border, often multiple times per day. The expectation that fully vaccinated Canadians and Americans will be able to afford multiple tests per week for the indefinite future to go about their business ignores the economic reality and is financially unsustainable for working families.”

Only three per cent of all respondents said they had driven to the U.S. this year. The 18-to-34 age group travelled the most, at five per cent, while the 55-plus group travelled the least, at two per cent. The 35-to-54 group bridged that gap with three per cent. This group may be more likely to cross the border again, being familiar with the testing process.

Only 10 per cent of the poll respondents said they planned to travel to the U.S. before the end of the year, with 18-to-34-year-olds registering highest (12 per cent) and the 55-plus bracket registering the lowest likelihood (seven per cent) of driving across the border.

Provincially, Alberta responded most strongly to scrapping the test requirement, at 40 per cent. The Atlantic provinces registered 21 per cent, and Canadians in the rest of the country were equally in favour of dropping it, logging 32 per cent each.

Of the provinces that prefer to keep the re-entry requirement, the Atlantic provinces came in at 62 per cent, Quebec (57), Ontario (56), Manitoba/Saskatchewan (59), Alberta (49) and B.C. (52).

The survey was conducted via web panel from October 22 to 24, 2021 with some 1,512 people, with a probabilistic margin of error of 3.5 points 19 times out of 20.

Fully Vaccinated And Ready For A Winter Getaway? It May Cost More Than You Think

By Sophia Harris, CBC News, November 4, 2021

<https://www.msn.com/en-ca/lifestyle/travel/news/fully-vaccinated-and-ready-for-a-winter-getaway-it-may-cost-more-than-you-think/ar-AAQiUuK?ocid=msedgntp>

Now that restrictions have eased for fully vaccinated travellers, Canadians are starting to think about travelling abroad over the holidays.

But that winter getaway may be more costly than you think. Both airfare and car rental prices are on the rise, and the added fee for one or more mandatory COVID-19 tests could make the trip cost-prohibitive.

Here's what to consider before you start dreaming about your week at the beach.

Depending on where you're travelling to, you may have to shell out for two COVID-19 tests, which can add hundreds of dollars to your travel costs.

Some popular sun destinations, such as Mexico and the Dominican Republic, have no pre-arrival test requirement for Canadian travellers.

However, many others, including Jamaica, Turks and Caicos, and the United States, require that international air passengers show proof of a negative COVID-19 antigen or molecular COVID-19 test. (Land travellers will be exempt from the test requirement when the U.S. land border re-opens to fully vaccinated travellers on November 8.)

Travellers can typically get a rapid antigen test in Canada for under \$50.

But Canadians must also show proof of a negative COVID-19 test to return home, and Canada will only accept a molecular test — such as a PCR test — which can range in price from \$150 to \$300.

The cost of the return test was a deal breaker for Ian Wilson of Peterborough, Ontario, who had planned to take his family on a trip to Las Vegas last month.

His family hadn't travelled together in several years, and Wilson and his wife, Becky Paradis, were prepared to foot the bill for their three adult children.

However, the family decided to nix their plans after Wilson did some research and concluded he'd have to spend at least \$1,000 total to pay for five PCR tests to return to Canada.

"It was very disappointing," he said. "I'm not opposed to getting the test ... but it's the cost. It was just adding too much onto the trip for our family to afford."

The federal government said on Friday, October 29 that it's reviewing the pre-arrival test requirement but that it's staying in place for now as a precaution.

Because Wilson had already booked the time off, he and his wife visited Halifax instead last month — a trip which involved no test requirement.

"Travelling in Canada seemed to be the more economical thing to do," he said.

Back in the spring when COVID-19 cases were still surging, airlines offered discounted airfares and other perks to encourage Canadians to start making travel plans.

But due to growing demand, those deals are fast disappearing, said Adit Damodaran, an economist with Hopper, a Montreal-based travel booking app.

"A lot of travellers are eager to kind of get back out there and start exploring the world."

Damodaran said airfares to the U.S. and Caribbean dropped by between 18 and 30 per cent during the height of the pandemic, but now they're making a comeback.

"Airfares to both the U.S. and the Caribbean have actually been really strong," he said. "They're trending pretty close to what they were doing in 2019."

Damodaran predicts that, heading into the holiday season, airfares will increase further: by about 15 per cent to the U.S. and by around 20 per cent to the Caribbean.

To avoid a further price increase, he recommends travellers book their Christmas vacations soon.

Car rental expert Jonathan Weinberg says car rental fees in the U.S. are also on the rise — even surpassing pre-pandemic levels.

"Prices are spiking up," said Weinberg, CEO of AutoSlash.com, a U.S.-based discount car rental booking site.

He says the average car rental price in the U.S. is currently around \$50 to \$75 US per day, about a 50 per cent increase compared to 2019.

Weinberg blames the price increase on a combination of factors.

He said when people stopped travelling during the pandemic, car rental companies sold off some of their fleet to generate revenue.

But when demand surged, Weinberg said, companies faced difficulties building back up their fleets due to a current shortage of vehicles on the market.

"Companies just simply couldn't buy back the cars they needed to replenish their fleets," said Weinberg. "That [problem] continues to this day."

To get the best possible price, he recommends booking your car rental well in advance.

"Anybody who waits to book for a holiday rental ... is really going to be in for a sticker shock."

Last year, many insurance providers reinstated COVID-19 medical coverage for travellers.

Travel insurance broker Martin Firestone said fully vaccinated travellers shouldn't have to pay any extra fees to get the coverage.

However, he said travellers could wind up with a much bigger bill for their trip if they test positive for COVID-19 and are forced to quarantine for an extra 14 days at their destination.

Travellers can purchase trip interruption insurance, but Firestone said those plans typically won't cover travellers for all their added costs if they're stuck in quarantine and can't return home as planned.

"You could be staying at a \$1,000-a-day hotel, that does not mean they're going to cover your costs at the hotel for 14 days," he said. "All that any of these products could do would be to offset some of your costs."

Trouble In Paradise: For Struggling Caribbean Islands, A Prayer For Return Of Canadian Tourists

By Katharine Lake Berz, Special To Toronto Star, October 31, 2021

<https://bahamas.kivazen.com/problems-in-paradise-for-struggling-caribbean-islands-a-prayer-for-the-return-of-canadian-tourists/>

Glenda's voice falters as she remembers the day her son was laid-off from his airline job and her taxi business was shuttered.

"I was shocked, stunned. I didn't know what to do," recalls the woman who lives on the island of Antigua.

It has been a struggle ever since for Glenda and her family to survive since March 2020 when COVID-19 limited tourism to the island paradise. Her son, who worked for the Caribbean airline LIAT, has a newborn baby. And now, no one in the family is working.

"We have had to limit our intake of food and cut snacks," she says. Glenda, who does not want to be identified for privacy reasons, has exhausted savings and been called to court by creditors. "I pray a lot for grace each day to bring me to another day."

On the heels of a recent International Monetary Fund report that showed Caribbean countries had average incomes fall by up to 20 per cent, Glenda also prays for Canadians to return. “We miss Canadians and we long for them to come back.”

Caribbean islands need Canadian tourists to avoid economic devastation. Many, like Antigua, are more than 60 per cent dependent on tourism, with Canadians making up 18 per cent of overseas visitors.

The tiny islands of Saint Lucia, Barbados, Antigua, Grenada, St. Vincent and the Grenadines, and St. Kitts and Nevis were encouraged by the world community to become independent in the 1960s, '70s, and '80s with assurances of economic support.

Now, the lands of sun and turquoise waters face poverty and staggering unemployment rates of more than 25 per cent.

“There is a great friendship between Canadians and Saint Lucians and we need them to come back,” says David Vigier, a tour guide whose business dipped to a tenth of his pre-pandemic income. Although Vigier has found other sources of retail income he is still “living dollar-to-dollar.”

Saint Lucians celebrated the return of Air Canada Rouge in the first week of October, nine months after the Canadian government cancelled all flights to the Caribbean.

“Their return brought great joy,” says Priscillus Simeon, owner of Saint Lucia Airport Taxi.

Air Canada Rouge flights will also help farmers export produce to Canada, says Geraine Georges, public relations manager of the Saint Lucia Tourism Authority. The first return flight carried 1,150 kilograms of fresh produce to Toronto.

Without support, Caribbean microstates lack the critical mass of land, labour, and capital needed to be economically viable. Average populations hover between 100,000 and 300,000 inhabitants. Land areas and GDPs are among the smallest of United Nations’ members. The islands’ remoteness also makes them vulnerable. Other small countries, for example Singapore and Liechtenstein, have natural harbours or are situated at strategically located points so that they have become integrated into larger economic areas.

Vulnerable island governments, including Antigua’s and Barbuda’s, do not have the financial resources to support the unemployed during the pandemic, says Shamo Richards, a director of the Antigua and Barbuda Marketing Authority.

“Many households were totally devoid of employment” and struggled to feed themselves, says Richards. The government distributed food packages and seeds to help Antiguan and Barbudans grow their own food.

The Caribbean states’ smallness also means that entire nations are affected by natural events.

The force of the eruption from St. Vincent’s La Soufrière volcano last April blasted the country’s already fragile economy.

The volcano blanketed a large part of the island with heavy ash, damaged buildings, disrupted the water supply and displaced nearly 20 per cent of the population, according to press releases from the government of St. Vincent and the Grenadines. The few tourists risking COVID-19 to enjoy the island had to be evacuated.

Although Alana Bibby Clouden's home is 50 kilometres away from the volcano, it was still covered in four to five inches of ash.

"The ash burned our eyes and there was dust in the air for four months," says Bibby Clouden. She raised money and prepared food for people, including schoolchildren, living in temporary shelters every day for three months.

St. Vincent's volcanic ash also blew to neighbouring Barbados, devastating an already struggling tourist sector.

"Ash covered streets and surfaces for months," says Jacob Weatherhead, operations manager of the Sugar Cane Club Hotel in Barbados.

The volcanic ash was a harsh twist for Barbados, which had pursued innovative strategies to keep tourism afloat but ultimately failed. The island instituted tests and quarantines for travellers early in the pandemic and was able to keep COVID-19 cases low. And its Welcome Stamp program, which encouraged foreigners to work remotely from Barbados during lockdown, attracted more than 700 families, according to Barbados Today.

But paradise was shattered on New Year's Eve 2020, when lax pandemic controls led to a spike in cases. Many visitors broke the rules — an infamous example, Zara Holland, a former Miss Great Britain and contestant on reality show Love Island. According to local media reports, Holland and partner Elliott Love removed the red warning bracelets they received after Love tested positive for COVID-19 and were arrested boarding a return flight to London. Cases skyrocketed on the island in January, according to Barbados Government Information Service, and the country returned to a strict lockdown in early February.

Antigua and Barbuda has also learned that COVID-19 bubbles are fragile and has instituted a vaccine mandate for private and public sector employees to encourage tourists to return, with the first flight from Toronto to Antigua finally arriving this month.

"It has been a bit slow with the Canadian market (compared to the United States and Britain)," says Richards. "Canada is the last country to return."

But with less than half of Antigua and Barbuda residents fully vaccinated, Canadians may not be rushing for tickets to paradise any time soon.

Health officials in all of the islands are struggling to overcome vaccine hesitancy. Full vaccination rates are just 42 per cent in Barbados, 21 per cent in Saint Lucia, and 14 per cent in St. Vincent and the Grenadines.

Hotels are doing their own drives to have staff vaccinated in Saint Lucia, says Geraine Georges. “Some hotels are reporting 100 per cent vaccination rates, others 75 per cent, and the drives are ongoing.”

Glenda was down to 39 dollars in her bank account but now sees glimmers of a brighter future. Her taxi is beginning to roll once more. And her son has been called back to work at the airline next week. She’s confident Canadians will use her taxi service again.

“Canadians are pleasant. I love dealing with them,” she says. “I will pray that the doors will open and Canadians will come back.”

Will Canada Foot The Bill If You Get COVID-19 While Travelling? Here’s What You Need To Know

By Ivy Mak, *Toronto Star*, November 3, 2021

<https://newstral.com/en/article/en/1208660049/will-canada-foot-the-bill-if-you-get-COVID-19-while-travelling-here-s-what-you-need-to-know>

We should really be calling it the “Plandemic,” with the sheer number of COVID-19 measures now in place and the planning and research required simply to move around as individuals.

Make sure you have your provincial QR code, wait here’s your federal one, get a COVID-19 test in order to go, you need another one to get back, don’t forget your passport, your driver’s licence, your health card.

And that’s before you panic-pack your carry-on suitcase with way, way too many pairs of shoes.

As the U.S. prepares to lift land and marine border restrictions on November 8 for travellers who are fully vaccinated against COVID-19, there are still a number of things to take note of if you are planning to travel to the U.S. or other countries.

From COVID-19 insurance to what happens if you fall ill while travelling abroad, the Star has answers to your pressing #PandemicTravel questions. This information is based on what we know as of November 3.

Do I Need COVID-19 Travel Insurance?

When travelling, it’s never a bad idea to make sure you have financial safeguards in place, COVID-19 or otherwise.

“The Government of Canada will not pay your medical bills,” the Canadian government website states.

The federal government is urging travellers to buy travel health insurance that includes COVID-19 coverage, before leaving the country. Travellers should also make sure the insurance covers interrupted trips, lost luggage, or document replacement if they are flying.

Anyone who has fallen ill while on international soil can likely attest to the steep costs associated with hospitals and medical expenses.

“Your provincial or territorial health plan may cover none, or only a small part, of the costs of your medical care abroad. It will never pay your bills up front,” reads the travel insurance section of the Government of Canada website, adding that your Canadian health insurance may not cover medical fees accrued while outside the country.

You can purchase travel insurance directly from a company’s website or app, from your bank, credit card company, or an accredited or licensed insurance broker. It’s also worth checking with your employer if you’re already covered for travel insurance through your company benefits.

Manulife, one of the largest insurance companies in the country, offers insurance tailored to travellers during the pandemic.

The company website says travellers can receive up to \$1 million for COVID-19 related emergency medical expenses, and up to \$5 million if people are fully vaccinated against COVID-19.

But as with anything, there are exceptions. If you have pre-existing medical conditions prior to purchasing the insurance, you may not qualify to receive compensation.

The Canadian Snowbird Association, an organization with more than 100,000 members, says that Medipac Travel Insurance offers a discount for vaccinated travellers.

The CAA, which also offers COVID-19 travel insurance, warns that even with coverage, if the area you’re visiting experiences a surge in COVID-19 cases, local governments can and often do prioritize citizens over tourists, especially if there is a strain on the local health care system.

“The Canadian government has already advised that there will be no further repatriation flights should a traveller wish to return or they are no longer safe at their destination,” reads the CAA site, adding that because of pandemic restrictions, many Canadian consular services are limited globally and Canadians might have a difficult time reaching embassy staff should the need arise.

“(Travellers) should not depend on the Government of Canada if they find themselves forced to change their travel plans. The Government of Canada will not cover expenses incurred abroad for Canadian citizens who are unable to meet the entry requirements,” a spokesperson for Global Affairs told the Star.

“Canada’s border measures are in place to limit the spread of COVID-19. Other travel restrictions may be imposed suddenly. Airlines may suspend or reduce flights without notice. Travel plans may be severely disrupted, making it difficult to return home.”

There are a number of exclusions that emergency medical insurance doesn’t cover (such as COVID-19 tests, MRIs or CT scans, an emergency that results from participation in an extreme sports, etc.), so no matter what company you purchase your travel insurance from, be sure to read the fine print.

The good news is that you'll be allowed to re-enter Canada if you're travelling by land or water. If you test positive as an airline passenger trying to return to Canada or have COVID-19-like symptoms, you will not be allowed to board a public flight until after 14 days have passed or if you provide a medical certificate confirming that your symptoms aren't related to COVID-19.

A screening tool provided by the federal government can easily offer answers. Simply put, by right, a Canadian citizen, a permanent resident of Canada, a person registered under the Indian Act, or a person protected under refugee status, won't be denied entry into Canada even if they are showing symptoms or signs of COVID-19 when they arrive at a land or marine border crossing.

However, while you won't be denied entry even if you test positive for COVID-19, you are then subject to strict screening measures by officers with Canada Border Services Agency (CBSA) who would determine, based on paperwork and a multitude of factors, what the next steps are. Depending on the CBSA officer's determination, you would then be referred to public health officials who would make the final decision on next steps.

As designated screening officers under the Quarantine Act, CBSA officers have the authority to review, challenge, and confirm travellers' statements and direct them to a quarantine officer.

Since the Canadian requirement to stay in quarantine hotels was scrapped in August, the designated quarantine facilities themselves continue to remain in use.

These are run by the federal government and were established at the onset of the pandemic to support the repatriation of thousands of Canadians in March last year. Since then, they have been used by travellers who are symptomatic or who don't have any other place to stay in order to meet quarantine requirements.

If necessary, the trip from a border crossing to a quarantine facility is paid for by the government, but be aware that facilities could be in another city two or three hours away. And you'll have to pay your own way to get home when you leave the facility.

Health Canada and Public Health Agency of Canada say a designated quarantine facility should be a last resort for travellers and that government representatives will work with travellers to ensure that all other options for quarantine accommodations have been exhausted.

"Mandatory quarantine measures are still in effect for travellers entering Canada who are not fully vaccinated," the public health agency told the Star in an email.

Vaccine Mandate For Travel Begins Saturday, October 30

By *The Canadian Press*, October 29, 2021

<https://globalnews.ca/news/8335766/canada-vaccine-travel-mandate-exempt-communities/>

People in fly-in communities accessing essential services will be exempt from a federal requirement that air passengers be vaccinated against COVID-19.

Transport Minister Omar Alghabra says those who need to leave their remote communities to access food or medical services will be able to do so, even if they haven't been vaccinated.

He announced more details of the vaccine mandate for air, boat, and interprovincial train travel at Pearson Airport in Mississauga, Ontario, on Friday afternoon, October 29.

It comes into effect tomorrow, Saturday, October 30.

Alghabra says there will also be a grace period for unvaccinated foreign nationals to leave Canada by air or boat.

They'll have until February 28, 2022 to board a plane leaving Canada with only a negative COVID-19 test if they choose to remain unvaccinated.

He says that after that, they'll be subject to the same requirements as everyone else.

Ottawa, Airlines Mum On Frequency Of COVID-19 Vaccine Checks For Travellers

By *Marieke Walsh and Eric Atkins, The Globe and Mail*, November 4, 2021

<https://www.theglobeandmail.com/politics/article-government-airlines-wont-disclose-how-often-travellers-are-being/>

The first stage of the government's promised vaccine mandate for air travellers took effect recently. All passengers must either be vaccinated or have proof of a negative COVID-19 test.

Yet, the federal government is refusing to disclose how often the vaccination status of air travellers is being confirmed in what the Liberals billed as a broad vaccine mandate but which is so far only being enforced through random checks.

On Saturday, October 30, the first stage of the government's promised vaccine mandate for air travellers took effect, requiring all passengers to be either vaccinated or present a negative COVID-19 test. However, while passengers need to attest to being vaccinated, their actual vaccination status or test result is not always verified.

“We made the decision to randomly check status for a short period in line with advice from the Public Health Agency of Canada. This also prevents further congestion in airports,” said Valérie Glazer, spokesperson for Transport Minister Omar Alghabra.

British Columbia NDP MP and transport critic Taylor Bachrach said he took three flights to get home from Ottawa on Saturday without once being asked to prove he is vaccinated.

“The goal of the program is to protect air passengers from possible COVID-19 transmission and the best way to do that is to ensure that people on airplanes are vaccinated,” he said, noting that small businesses in many parts of the country are required to do this with every customer that walks through their doors.

“What we need is a credible, thorough process for validating people’s vaccine passports, that’s what Canadians expect and that’s what the Minister should have delivered,” Mr. Bachrach said.

Mr. Alghabra’s ministerial order, issued last Friday, October 29, says that air carriers are required to request proof of vaccination or a negative COVID-19 test from a “certain number of persons, as specified by the Minister and selected on a random basis.”

Since Tuesday, November 2, the government has refused to say what portion of passengers are being asked to present their proof of vaccination. Ms. Glazer did not explain why the government is not releasing that information.

As of November 30, the option of getting a negative COVID-19 test to travel by air will expire. At that point, Ms. Glazer said, “all travellers will need to show proof of vaccination” (with rare exceptions). The airlines are in the process of implementing a system that will allow passengers to upload a nationally standardized proof of vaccination credential, she added.

Air Canada, WestJet, and Porter Airlines declined to say how often they are verifying vaccination status, instead telling The Globe and Mail to ask the government. Air Transat did not provide a response.

Air Canada spokesperson Peter Fitzpatrick said that the airline will stop relying on random checks at the end of the month and that the airline’s digital check-in system is being updated to allow customers to upload their vaccine certificates.

John Gradek, who teaches aviation leadership at McGill University, said the rollout of the vaccine mandate is “kind of a mess,” noting that the responsibility for checking a passenger’s vaccination status is shared with the Canadian Air Transport Security Authority, the government agency that screens people and baggage.

The randomized approach that security agents are using to check vaccination status is similar to the method used to test for explosives, Ms. Glazer said, calling it a “statistically significant sample of passengers.”

She added that the random checks are being conducted with advice from the Public Health Agency of Canada and that Transport Canada inspectors are enforcing the policy, but she did not say how many inspectors there are.

Mr. Bachrach said the government's changing approach shows it wasn't ready to implement the policy when it was first rolled out: "It's a bit of ready, fire, aim."

The Conservatives said the policy is out of step with what the Prime Minister pledged during the election would be a rigorous vaccine mandate. "It is just another example of Justin Trudeau using the pandemic to divide Canadians," party spokesperson Josie Sabatino said.

On Thursday, November 4, the Canadian Travel and Tourism Roundtable called on the government to end rules that it said makes international travel inaccessible for families. The group is asking Ottawa to remove the requirement for a COVID-19 PCR test for vaccinated travellers returning to Canada and to end the quarantine requirement for children who don't yet qualify for a vaccine.

Mr. Alghabra's office said the government's rules at the border are based on the available data and scientific evidence.

Pfizer COVID-19 Vaccine Authorized For Children 5 to 11, U.S. FDA Says

By Leslie Young and David Lao, Global News, October 29, 2021

[Pfizer COVID-19 vaccine authorized for children 5-11, U.S. FDA says \(msn.com\)](#)

The U.S. Food and Drug Administration (FDA) has given emergency authorization for the use of the Pfizer COVID-19 vaccine in children five to 11 years old, setting the stage for a mass vaccination campaign for young children across the United States.

The Pfizer pediatric vaccine is just one-third of the strength of the dosage given to adults and teens. It will be given as a two-dose series, with the doses three weeks apart.

The FDA's authorization comes shortly after its expert panel unanimously recommended approval of the vaccine for this age group, saying the potential benefits outweighed any risks of side effects, including a rare heart complication known as myocarditis that has been reported in some teens and young adults who received a stronger dose.

Pfizer's data found that the children's vaccine had 91 per cent efficacy against symptomatic infection, with relatively few and minor side effects, such as a sore arm. The vaccine was studied in approximately 3,100 children and no serious side effects were reported, the FDA said.

Health Canada is still examining whether to approve Pfizer's application for its pediatric vaccine for Canadian children. A decision could still be "a few weeks away," and likely won't come until at least mid-to-late November, Health Canada's Dr. Supriya Sharma said at a press conference on Friday, October 29.

According to Sharma, Canadian officials were watching the U.S. process carefully, and any such deliberations and discussions from south of the border would be "inputs" into their review as well.

"Our scientists are in the process of looking at not only the results from the clinical trials and the studies that were done, but also the details on the new formulation," she said.

Despite the FDA's emergency approval, one more regulatory hurdle remains for the vaccine to go into full circulation in the U.S.

The Centers for Disease Control and Prevention (CDC) is set to release more detailed recommendations on Tuesday, November 2 on which kids can get the vaccine -- with a final approval from the agency's director coming shortly thereafter.

"As a mother and a physician, I know that parents, caregivers, school staff, and children have been waiting for today's authorization. Vaccinating younger children against COVID-19 will bring us closer to returning to a sense of normalcy," acting FDA commissioner Dr. Janet Woodcock said in a press release on Friday, October 29.

The pediatric version of Pfizer's COVID-19 vaccine differs slightly from the original, adult formula -- with U.S. states getting ready to roll out special, orange-capped vials to avoid dosage mix-ups with the full-strength adult version.

More than 25,000 pediatricians and other primary care providers have signed up so far to offer vaccination, which will also be available at pharmacies and other locations.

Should the new formula get approved, Canada is expected to receive 2.9 million doses -- enough for every child to get their first shot.

Several countries have already begun inoculating children under the age of 12 while China has just begun issuing vaccinations for kids as young as three.

Despite children being at lower risk of severe illness or death from COVID-19 in comparison to older people, U.S. data revealed that five-to-11-year-olds have still been seriously affected after contracting the disease.

As many as 8,300 children have been hospitalized so far in the U.S. with a third of them requiring intensive care. Over 145 deaths have been reported in that age group so far, according to the FDA.

Quebec To Permit Dancing, Karaoke Again As It Loosens COVID-19 Restrictions

By The Canadian Press, November 2, 2021

https://www.theglobeandmail.com/canada/article-quebec-to-permit-dancing-karaoke-again-as-it-loosens-COVID-19/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-11-2_20&utm_term=Coronavirus%20Update:%20Air%20Canada%20suspends%20more%20than%20800%20employees%20without%20pay%20for%20not%20being%20fully%20vaccinated%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHCOx7MiReEeeFJOJkTb

Quebec health officials announced on Tuesday, November 2 the lifting of several long-standing COVID-19 health measures, including a ban on dancing and singing in bars and a recommendation that people work from home where possible.

Health Minister Christian Dubé told a news conference the easing will take place on November 15, adding also that, as of that date, high school students will no longer be required to wear masks in the classroom.

“We have said that, when possible, we would continue to relax measures,” Dubé told a news conference in Quebec City, noting that the approach has been to proceed cautiously to avoid having to reinstate restrictions. “Now, I think we can say that the epidemiological situation is relatively under control, but I will nonetheless repeat the need for caution.”

Officials cited the high vaccination rate among Quebecers aged 12 to 17 — 87.9 per cent are fully vaccinated — as justification for removing the school mask requirement, although they will still have to be worn in common areas and on school transit. Elementary school students, who are not yet eligible for vaccination, will continue to wear masks in class.

“We have not observed many cases in high schools and the rates of vaccination (for that age group) are very high,” said Dr. Horacio Arruda, the province’s public health director.

Bar patrons will no longer have to stay seated, and dancing and karaoke will be permitted as long as participants wear masks; or, in the case of karaoke, are adequately separated from other customers. Authorities are also removing the requirement for bar and restaurant owners to keep a customer registry, though proof of vaccination will still be required to enter.

A return to office work is being encouraged by public health officials, but it will be up to employers to determine how to handle their own situations.

Authorities also announced that proof of vaccination won’t be needed to partake in outdoor winter sports, with the exception of activities involving a ski lift.

Health officials weren’t ready to loosen the limit on indoor gatherings, which remains at 10 people from a maximum of three households.

“The objective of the public health director is to make the population happy while balancing the potential risk,” Arruda said, promising an update on rules for the holiday period in the coming weeks. “In COVID-19, six weeks is a long time,” he said.

Dube said the key indicator for him in terms of Christmas gatherings will be the potential impact on the health network.

Quebec reported 490 new cases of COVID-19 on Tuesday, November 2 and six more deaths attributed to the novel coronavirus. Health officials said hospitalizations rose by six, to 250. The number of people in intensive care rose by four, to 71.

Arruda said he expects Quebec will see an increase in cases as a result of other measures that took effect on Monday, November 1, including allowing full capacity in bars and restaurants and restoring last call to 3:00 a.m. But he doesn’t expect a jump in hospitalizations because of the extent of vaccination coverage in the province.

The province’s public health institute says about 90.6 per cent of residents aged 12 and over have received at least one vaccine dose and 87.9 per cent are fully vaccinated.

Health authorities hope to quickly vaccinate Quebecers aged five to 11 as soon as Health Canada and the province’s immunization committee have made a decision on Pfizer’s vaccine for that age group. Daniel Pare, head of the province’s vaccination campaign, says his goal is to have Quebecers aged five to 11 get their first dose by Christmas.

Health officials also said they are working with public health officials in Nunavik, the Quebec region that is home to the province’s Inuit communities, where officials are dealing with a high number of cases. According to Quebec’s public health institute, there are 1,311 active cases per 100,000 people in Nunavik, making it the most affected part of the province on a per-capita basis. For the entire province, that figure is 52 active cases per 100,000 people.

Arruda said officials are trying to send resources and promote vaccination in the remote communities, where the vaccination rate stands at about 40 per cent. “They have been protected in the first waves by controlling access from the south, but some of them come to the south, get infected, and bring it back,” Arruda said. “We are trying to be very aggressive in that region.”

Quebec Ending Advisory That Encouraged People To Work From Home During Pandemic

By Nicolas Van Praet, The Globe And Mail, November 2, 2021

The Quebec government is ending an advisory that encouraged people to work from home if they were able, as the province eases restrictions further amid what it says is a stabilization of the COVID-19 situation.

Starting November 15, a previous Quebec public health department recommendation to shift to remote work whenever possible will no longer apply, Quebec said in an update on its main information website on Tuesday, November 2. Employers and employees can return to in-person work, although mixed approaches that allow for some level of remote work are recommended, the government said. “I think we can say that the epidemiological situation is relatively under control,” Quebec Health Minister Christian Dubé told reporters in Quebec City. “Face-to-face return is therefore possible. It will be up to each employer to determine the formula that suits them.” Many of Montreal’s biggest companies are still operating with most of their staff working remotely and the government’s green light could accelerate the return of workers downtown. For months, employers and political leaders in Canada’s second-biggest city have articulated fears that the central business core would slip into decay if some 300,000 office workers shun the area and keep working remotely. What the government does with its own work force could be key. Several major office towers in Montreal housing public organizations such as Hydro-Québec sit largely empty today as their employees work remotely. Business leaders such as those at the Chamber of Commerce of Metropolitan Montreal are calling on the government to mandate their employees to return in-person at least part time. They say that would set the tone for the private sector. Mr. Dubé declined to say in a news conference whether public servants will be asked to return to the office, saying a more detailed announcement on that is coming soon. Quebec also announced a further loosening of restrictions on Tuesday, November 2 affecting restaurants, bars, and sporting activities. It is allowing karaoke to resume, although singers will have to wear a face mask or place themselves behind a barrier if they can’t maintain a two-metre distance from others.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-quebec-ending-advisory-that-encouraged-people-to-work-from-home-during/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-11-2_17&utm_term=&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Cruise Ship Traffic Could Bypass B.C.

The Province Stands To Lose Revenue From Alaska-Bound Tourists If U.S. Legislation Passes

By Brian Lewis, Investment Executive, November 1, 2021

https://www.investmentexecutive.com/newspaper_/comment-insight/cruise-ship-traffic-could-bypass-b-c/?utm_source=newsletter&utm_medium=nl&utm_content=investmentexecutive&utm_campaign=INT-EN

The British Columbia port cities of Vancouver and Victoria once enjoyed a highly lucrative cruise ship industry that generated more than \$2.5 billion annually.

This revenue came thanks, in part, to a long-standing U.S. law that prevents foreign-built ships from moving passengers between U.S. ports. Because of the Passenger Vessel Services Act (PVSA) of 1886, foreign-built ships (which today is basically all of them) carrying more than 1,000 passengers and sailing from the U.S. mainland to Alaska must first stop in a foreign port — for example, one in B.C.

Then, two things happened.

First, in early 2020, the global COVID-19 pandemic struck; second, B.C. Premier John Horgan put his foot in his mouth.

The latter occurred soon after the B.C. and Canadian governments closed our ports in February 2021 for one year to visiting Alaska-bound cruise ships — and to the huge number of passengers who spent their dollars in Canada.

Because of the PVSA, the closure also wiped out the 2021 Alaska cruise season and much of that northern state's tourism sector.

According to the office of Republican U.S. Senator Lisa Murkowski of Alaska, that state hosted more than 1.3 million visitors via cruise ships that had also stopped in Vancouver or Victoria in 2019. But, as a result of the closure, Skagway, Alaska, for example, saw its annual business revenue drop by 80%.

“The inability of cruises to travel to Alaska nearly wiped out our economies in communities like Skagway,” Murkowski said.

As you'd expect, Alaskan politicians raised the alarm in correspondence with both Horgan and Prime Minister Justin Trudeau, and even suggested a workaround solution that would temporarily allow the ships to make what they termed “technical stops” in B.C. ports without loading or unloading passengers.

However, both the B.C. and Canadian governments dismissed these concerns, so Murkowski and other Alaskan legislators responded with legislation that temporarily exempted Alaska-bound cruise ships from having to stop at foreign ports.

Horgan was still dismissive, calling the chances of this new legislation passing “remote.”

It passed.

To make matters worse, senators and representatives in the U.S. realized the old PVSA legislation was really serving only Canada's interests. The Act was passed to prevent foreign-built ships from carrying passengers between two U.S. ports. But since there hasn't been a cruise ship built in the U.S. for many years, why not make Alaska's exemption permanent?

That's exactly what is happening.

In June, Utah Republican Senator Mike Lee introduced legislation to permanently ban the PVSA, arguing it's “blatantly ‘Canada first.’” Other American legislators noted the Act is the main reason why B.C.'s cruise sector exists. Then, following the unsatisfactory replies from B.C. and Canada, a clearly frustrated Murkowski introduced the Cruising for Alaska's Workforce Act in September.

Now, our governments are behind the eight ball. If the new U.S. legislation passes, it will permanently exempt Alaska-bound ships with 1,000-plus passengers from needing to stop in B.C. ports. Some ships still may stop, but many more may not.

Clearly, our politicians have not taken Alaskan concerns regarding cruise ship stoppages seriously enough. And even though Canada moved up its port re-openings to November 1, 2021, from February 28, 2022, the issue may already be beyond our control. Ultimately, B.C. and Canada may end up looking like the captain and first mate aboard the Ship of Fools.

As Canada Lifts International Cruise Ban, B.C. Prepares For 'Very Strong' 2022 Season

By Elizabeth McSheffrey *Global News, November 2, 2021*

<https://globalnews.ca/news/8344969/canada-lifts-international-cruise-ban/>

The federal government's ban on international cruise ships has been lifted, providing some hope to residents of Canadian cities whose economies rely on tourism.

The pandemic-related restriction ended November 1, opening the doors to a busy season next year — even if Ottawa is still advising Canadians not to go cruising themselves.

"Bookings for cruises have already begun and we can see that the bookings are very strong for next year," said Ian Robertson, CEO of the Greater Victoria Harbour Authority.

"We look forward to working with Transport Canada and the Public Health Agency of Canada on confirming the vaccination requirements that will be in place for all passengers."

British Columbia is the hub of cruise travel in Canada, making up about 50 per cent of all cruise traffic, according to a report from Destination BC.

The cruise industry pumped roughly \$130 million per year into the Victoria region before the pandemic and employed about 800 people, adds the Greater Victoria Harbour Authority.

The success of the B.C. capital's 2022 cruise season, however, could be impacted by an American Bill that, if passed, would allow cruise ships to permanently skip ports in B.C.

As it stands, the U.S. Passenger Vessels Services Act requires large foreign-flagged passenger vessels to stop in a foreign port between U.S. port stops.

For years, it forced cruise ship companies to either start in Vancouver or stop in Victoria on the way from Seattle to Alaska.

Last summer, however, President Joe Biden signed a temporary exemption to that law that would stand as long as Canadian waters remained closed.

The Bill recently introduced by Alaska congressman Don Young would effectively extend that policy.

On Tuesday, November 2, B.C. Transportation and Infrastructure Minister Rob Fleming said his department is “keeping an eye on that,” even though President Biden’s exemption lifted in tandem with Canada’s cruise ban.

“The Premier has briefed the Prime Minister a number of times, including just after the election, about (how) important this is to B.C. — that we build back better with our American friends based on the status quo,” Fleming told Global News.

“It’s looking like just by sending the signal that Canada is open for business, Alaska and B.C. are going to benefit tremendously.”

Fleming said cruises to and from Alaska are “enhanced by the two-country” experience, and B.C. has supported the growth of the Alaskan cruise industry.

Barry Penner, legal adviser to Cruise Lines International Association in Canada, said Canada can’t prevent that legislation from moving forward, but may help by clarifying its own cruising rules.

There are details missing from Ottawa’s new travel guidelines, he said, including what rules will be in place for ships and passengers returning from the U.S.

“If you want to take the wind out of the sails of the Alaska legislators in pushing this legislation, probably the best that Canada can do is bring more certainty that cruise ships and passengers can come back here by providing the rules now,” Penner explained.

The Canadian government is still advising Canadians not to be passengers on international cruise ships.

If a COVID-19 outbreak were to occur on a ship outside of Canada, it’s “unlikely” there would be a government-organized repatriation flight home, say its updated guidelines.

“You could be subject to quarantine procedures onboard the ship or in a foreign country,” they read.

“The range of consular services available to those on cruise ships may be significantly restricted by local authorities, especially in situations of quarantine.”

Penner said his organization is trying to work with the federal government to “bridge” whatever information gap that has led Canada to simultaneously welcome international cruise vessels, but discourage Canadians from travelling on them.

Norwegian Cruise Line CEO Says Vaccine Mandate Isn't Going Away Anytime Soon

By Alison Fox, Travel + Leisure, November 4, 2021

[Norwegian Cruise Line CEO Says Vaccine Mandate Isn't Going Away Anytime Soon \(msn.com\)](#)

Norwegian Cruise Line Holdings is extending its passenger vaccine mandate "indefinitely," the company's CEO said on Wednesday, November 3.

"We're going to announce very soon that we have indefinitely extended our 100% vaccination requirement," CEO Frank Del Rio told investors, according to Cruise Critic. "I think that continues to benefit our three brands. It's something we want to build on."

The vaccine mandate, which applies to every guest without exception, will pertain to all three of the company's cruise lines: Norwegian Cruise Line, Oceania Cruises, and Regent Seven Seas Cruises. The group first adopted the mandate in April before initially extending it through the end of the year, and has fought to defend it in court.

In August, a federal judge sided with Norwegian Cruise Line Holdings, ruling the company could require proof of vaccination from passengers before boarding a cruise in Florida.

Several other major cruise lines have adopted partial vaccine policies, but allowed for exceptions, including children under 12.

Last month, the Centers for Disease Control and Prevention (CDC) extended its Conditional Sail Order for cruise ships until January 15, 2022, with plans to move to a voluntary program after that. Del Rio said Norwegian's vaccine mandate would surpass that timeline, noting the recent approval of vaccines for 5 to 11-year-old children and the potential approval of the vaccine for younger children in the future.

"We're not going to sacrifice the health and safety of anyone in order to add a point or two," to the company's overall load factor, he said. "We will continue to mandate vaccination for as long as the science tells us to."

In September, Harry Sommer, the president and CEO of Norwegian Cruise Line, said he was looking forward to the approval of vaccines for younger children in the hopes it would give families the opportunity to book holiday season cruises.

Airlines Restoring Capacity In Bid For Recovery From Worst Health Crisis In History

By Ross Marowitz, The Canadian Press, October 31, 2021

[Airlines restoring capacity in bid for recovery from worst health crisis in history \(msn.com\)](#)

Airlines are adding flights and capacity in the hope that passengers are eager to jump back onto flights after more than 18 long months of the COVID-19 pandemic.

"We've been going through the equivalent of about 11 years of historical growth over the past six months, so the growth has been really tremendous over a very, very short period of time," says John Weatherill, chief commercial officer at WestJet.

After a near-grounding of flights, the Calgary-based airline expects to be at about 70 per cent its pre-COVID-19 capacity by the end of December, fully restore its domestic business by next summer and see its international capacity fully return by the end of 2022.

Air Canada, with its larger network and increased service to international destinations and business travellers, is projecting that it will be back to where it was before the pandemic struck by 2023 or 2024.

"But those dates are very movable depending on how things develop over the next six months," said Mark Galardo, senior vice-president of network planning and revenue management at Air Canada.

Future waves of COVID-19 could upset these plans, although airlines expect a growing number of vaccinations will help to address any new health challenges.

"We're feeling generally good that the worst is behind us," he said in an interview.

Galardo said COVID-19 has been an eye-opening experience that wiped out a decade of growth.

North American passenger demand was down 79 per cent in January 2021 compared with January 2019 with seat capacity off 60.5 per cent, according to the International Air Transport Association, the trade group representing airlines.

The situation has improved, but the number of scheduled domestic flights for the fourth quarter is still down 40 per cent and capacity is nearly 25 per cent lower than where it was before the pandemic, according to Cirium, the aviation data company.

The easing of travel restrictions and rising vaccination rates have allowed demand to improve but the aviation sector's future "remains more uncertain than it has been in decades," says a report from Deloitte which advocates reform in the Canadian aviation sector.

"The pandemic has completely upended the sector's future," the report said, noting it could take up to five years for air traffic in North America to return to pre-pandemic levels.

Garth Lund, chief commercial officer at Flair Airlines, says the recovery so far has been uneven. Low-cost airlines such as Flair that are expanding their fleet will see a much faster recovery, with these types of carriers increasing their market share globally from before the pandemic.

That's because they mainly serve leisure travel which has seen pent-up demand. They've also parked fewer of their planes than legacy carriers, been able to secure newer planes, and have used the pandemic to get better airport deals, recruit crews, and catapult the growth of the business.

"The past 18 months or so, or even past six months, were really a bit of a once in a lifetime opportunity for really catalyzing that growth," Lund said.

For the industry as a whole, vaccinations for both passengers and employees are key.

"I think that helps people's confidence to travel," added Charles Duncan, president of Swoop, WestJet's low-cost carrier.

However, business travel — which is Air Canada's bread and butter and helps to offset lower leisure fares — could face a longer road back to normalcy as many big companies have postponed re-opening their offices.

Galardo said that until business recovers, it will be betting even more on the leisure market that has been more resilient and is partly supported by multicultural communities travelling to visit families and relatives around the globe.

Westjet's Weatherill said uncertainty around travel restrictions and testing requirements are contributing to passenger reluctance to purchase tickets.

Testing is expensive, especially the PCR test required to re-enter Canada. As vaccinations become available to children as young as five, the industry wants to see testing, which it views as the "last major logistical and economic hurdle to recovery" end in 2022.

"It's also unnecessary in our view, and it's in a world where effectively everyone who's travelling is double vaccinated," Weatherill said.

The hope is that an updated U.S. air passenger policy allowing vaccinated travellers to rely on rapid tests instead of PCR tests or use self-testing kits will be adopted by Canada.

"We would hope that Canada eventually sees the light (and end the PCR requirement)," said Robert Kokonis, president of airline consulting firm AirTrav Inc.

"Once we do that, I see demand further improving in the forward booking season, both for winter and for summer."

The impending re-opening of the U.S. land border for Canadian travellers on November 8 will also help to boost passenger confidence because there's been confusion with air travel being permitted while the land border has been closed, added Lund.

"Adding more consistency between the two will just help people to have that confidence to fly south."

Meanwhile, a 120 per cent increase in fuel costs over the past year to the highest level since 2014 presents a challenge for all airlines, which are loathe to impose fuel surcharges.

"We haven't had a domestic fuel surcharge at WestJet since 2008," Duncan said.

"We do not intend to bring back a fuel surcharge and will work diligently to manage this increasing expense while maintaining low fares for Canadians, as we have consistently done over the last 13 years."

Some Airlines Risk Failure If They Do Not Cut Emissions Faster - Industry Report

By Jamie Freed, Reuters, October 27, 2021

<https://www.reuters.com/business/aerospace-defense/some-airlines-risk-failure-if-they-do-not-cut-emissions-faster-industry-report-2021-10-27/>

Some airlines risk failure if they do not cut carbon emissions quicker in the next three to five years due to a mismatch between short-term corporate travel plans and the airline industry's 2050 net zero target, an industry report said.

Airlines are also at a rising risk of shareholder activism at a time when major fund managers such as BlackRock Inc., Vanguard Group Inc., and State Street Corp. have publicly expressed concerns about climate change, the report from CAPA Centre for Aviation and Envest Global released on Wednesday, October 27 said.

"The pressure from customers and governments and investors is going to probably demand an acceleration of the journey to net zero, which is clearly going to put pressure on airlines," said David Wills, advisory executive director at Australian carbon reduction strategy firm Envest.

"The conditions are right for airlines who get it wrong to find themselves in a potential failure situation," he added.

Several companies, such as HSBC Holdings plc, Zurich Insurance Group Ltd., Bain & Company, and S&P Global Inc. have already announced plans to quickly cut business travel emissions by as much as 70%.

Qantas Airways Chief Executive Alan Joyce said last week that his airline was developing a 2030 emissions target.

"Our view is that smart airlines will pivot to reinforcing not only 2050 but enhancing their definitive views on 2030, because they will be looking to engage with their corporate customers more," said Brett Mitsch, Envest's executive director of investment.

The CAPA/Envest report found that the top quartile of 52 global airlines examined emitted an average of 30% less per passenger kilometre flown in 2019 than those in the bottom quartile.

Low-cost carriers such as Wizz Air, Ryanair, and AirAsia with newer fleets and higher load factors were among the best performers, while the worst included Turkish Airlines, Japan Airlines Co Ltd., and British Airways.

Japan Airlines (JAL) said it was introducing more fuel efficient planes and looking to secure more sustainable aviation fuel to meet a target of lowering absolute emissions by at least 10% from its 2019 levels by 2030.

The CAPA/Envest report said JAL was able to break even with a carbon price of more than \$160 per tonne based on 2019 earnings, whereas many airlines with lower profit margins would have reported a loss at a carbon price of \$30 per tonne.

Airlines Re-Open Airport Lounges With New Perks, More Walk-Ins

By Allison Lampert, Reuters, November 2, 2021

https://www.theglobeandmail.com/world/article-airlines-re-open-airport-lounges-with-new-perks-more-walk-ins/?utm_medium=email&utm_source=Coronavirus%20Update&utm_content=2021-11-2_20&utm_term=Coronavirus%20Update:%20Air%20Canada%20suspends%20more%20than%20800%20employees%20without%20pay%20for%20not%20being%20fully%20vaccinated%20&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Airlines are re-opening airport lounges with higher-end service to lure back premium travellers after the pandemic, while increasingly opening the VIP experience to tourists – for a fee.

Premium travel plummeted during the COVID-19 crisis, depriving airlines of higher-margin fares. But with traffic rebounding in certain regions and U.S.-bound travel set to re-open on November 8, lounges are a crucial weapon in airlines' post-crisis strategies for retaining their more profitable clients.

United Airlines opened its first Polaris lounge at Washington Dulles airport on October 21 and announced plans on Thursday, October 28 to re-open existing lounges in New York, Chicago, and Houston by year-end, with the rest set to follow in early 2022.

Air France has inaugurated a 3,000-square-meter temple to French design in one of its main terminals at Paris Charles de Gaulle airport. Dubai's Emirates and Air Canada both plan upgrades to lounge dining and service.

"A lot of the narrative around 2022 is really going to be around that food program, how we serve our customers, and elevating that aspect of the experience," said Mats Winter, director of product for Canada's largest carrier.

Air Canada wants a “competitive product” for its business clientele but also for leisure travellers who are making up a growing part of premium-fare purchases, he said.

“The mix has changed, but our commitment to making sure we have a great premium product hasn’t. We are obviously keeping a very close eye on the traffic we are seeing in our lounges,” Winter added.

New Revenues

Designed as an oasis for premium travellers, lounges could attract more passengers looking to avoid crowds during COVID-19, said Michael Di Corpo, managing director of Montreal-based firm IEG, which sells software for managing airport lounges.

Passengers globally are contending with longer lines due to requirements such as proof of vaccination, while many face longer layovers since ailing airlines now offer fewer direct flights.

“We’re seeing more of the ‘paying their way’ as a way of generating revenues, assuming they’re not at capacity,” Di Corpo said, referring to the purchase of daily lounge access.

Airlines contacted by Reuters don’t break out revenues from lounge services.

While some airlines have previously sold lounge access to passengers from the back of the plane, pressure to find new revenues in the wake of the industry’s worst crisis has grown.

Qatar Airways, for one, recently launched a less expensive Business Lite fare, where lounge access costs extra.

American Airlines, which re-opened the first of its Flagship Lounges in September to premium classes on long-haul flights, made paid access available for the first time.

The airline is especially targeting people travelling for occasions such as weddings and reunions, a spokeswoman said.

But there are limits to the democratization of lounges, which can represent investments of millions of dollars.

The last thing executives say they can afford is to crowd out corporate clientele or well-off individuals who drive profits on routes like the Atlantic, with the United States lifting restrictions on November 8 for vaccinated foreigners.

At American Airlines, the \$150 cost of a day pass to Flagship doesn’t give economy passengers access to its most elite service, a private restaurant within the lounge. It does include food with a different menu and space.

United said Polaris lounges would remain premium class only.

Air Canada decided last November to open three of its Maple Leaf lounges to paying walk-in economy passengers and travellers from other airlines on a trial basis to use spare capacity during COVID-19. It has since ended the practice in Vancouver.

"We don't want this to eventually drive capacity concerns, for example, for our premium customers," Winter said.

Flair Airlines Continues Expansion With New Routes To The U.S.

By Alicja Siekierska, Yahoo Finance Canada, October 29, 2021

[Flair Airlines continues expansion with new routes to the U.S. \(msn.com\)](#)

Flair Airlines is launching new routes to the United States, its first foray outside of Canada and part of the low-cost airline's aggressive growth strategy.

Flair, which bills itself as an ultra low-cost carrier, will begin flying to Fort Lauderdale, Orlando, and Las Vegas starting this weekend. The airline will offer flights from Ottawa to Fort Lauderdale; Toronto to Orlando and Fort Lauderdale; and Toronto to Las Vegas.

"Flair's launch of service to the US is an important milestone in our mission to make air travel affordable for everyone," Flair Airlines' president and chief executive Stephen Jones said in a statement.

"We continue to change the way Canadians think about air travel as they discover the freedom and benefits our low fares provide in their travels."

Competition in Canada's airline market has been heating up in recent months, thanks in part to Flair Airlines. The carrier is in the midst of a rapid expansion plan that will see its fleet grow from 12 to 16 aircraft, allowing its schedule to grow by 33 per cent. The Edmonton-based airline said it aims to grow its fleet to 50 aircraft by 2050.

Flair began as a charter operator in 2004, but in 2017 transitioned into a ULCC, a no-frills airline that keeps base fares low while charging for extras, including seat selection and carry-on baggage. Throughout the pandemic, as larger airlines struggled and scaled back capacity, Flair has aggressively expanded and launched new routes on some of Canada's most crowded travel routes. Flair's domestic seat capacity in 2021 has grown 211 per cent when compared to 2020, according to National Bank Financial analyst Cameron Doerksen.

"In analyzing Flair's domestic schedule this past summer, it is clear the company is not shying away from competing directly with Canada's large incumbent airlines as it operated flights on some of Canada's busiest routes including Toronto-Vancouver and Toronto-Calgary," Doerksen wrote in a note to clients earlier this month. He said the COVID-19 pandemic has created an opportunity for smaller airlines such as Flair to make gains in the Canadian market.

"A market share 'land grab' has already begun as evidenced by Flair's aggressive capacity growth in Canada and significant new route announcements to sun destinations."

Flair also said on Thursday, October 28 that it will offer twice weekly non-stop service between Winnipeg and Regina, and Winnipeg and Saskatoon. Fares on the routes will start at \$49 one-way.

WestJet Airlines announced this week that it will ramp up its winter schedule, adding new routes as more Canadians get back to travelling. The Calgary-based airline announced on Monday, October 25 that it will be adding new domestic and international routes in December in the wake of increasing travel demand, bringing the total number of destinations it serves to 95.

Air Canada Suspends More Than 800 Employees Without Pay For Not Being Fully Vaccinated; Westjet Suspends Almost 300

By Eric Atkins, Transportation Reporter, The Globe and Mail, November 2, 2021

More than 800 Air Canada employees are suspended without pay for not getting fully vaccinated against COVID-19 in accordance with government and airline rules. Michael Rousseau, chief executive officer of Montreal-based Air Canada, said on Tuesday, November 2 that almost all the airline's 27,000 pilots, flight attendants and other employees have had both shots. "Our employees have done their part, with now over 96 per cent fully vaccinated," Mr. Rousseau said. "The employees who are not vaccinated or do not have a medical or other permitted exemption have been put on unpaid leave." Employees of Air Canada and other Canadian airlines had to be fully vaccinated by October 30 or face layoff and possible firing, according to rules imposed by the federal government. WestJet Airlines Ltd. said on Monday, November 1 that almost 300 of its 7,300 employees were suspended for not getting both immunizations, which reduce the chances of becoming seriously ill from the virus that has killed about 29,000 people in Canada since the onset of the pandemic in March, 2020. Leisure airline Transat AT Inc. suspended 18 people on November 1 for not getting the shots, most of them flight attendants, said Christophe Hennebelle, a spokesman for the airline that employs 2,000.

Read Story (Subscription Required): <https://www.theglobeandmail.com/business/article-air-canada-suspends-more-than-800-employees-without-pay-for-not-being/>

Air Canada Earnings: Airline 'In Recovery Mode' As Revenue Nearly Triples, Demand Returns

By Alicja Siekierska, Yahoo Finance Canada, November 2, 2021

<https://www.msn.com/en-ca/money/topstories/air-canada-earnings-airline-in-recovery-mode-as-revenue-nearly-triples-demand-returns/ar-AAQeayj?ocid=msedgdhp&pc=U531>

Air Canada's CEO says the airline "is now in recovery mode" as the company narrowed its loss to \$640 million, revenue nearly tripled, and travel demand began to recover in the third quarter of the year.

The Montreal-based airline reported a net loss of \$640 million, or \$1.79 per diluted share, marking an improvement from a net loss of \$685 million, or \$2.31 per diluted share, during the same period last year. The narrowed loss came as revenue jumped to \$2.103 billion, almost three times the \$757 million earned in 2020.

"Although the pandemic continues to impact our industry, the results from the quarter clearly demonstrate that our airline is making great progress and is now in recovery mode," Air Canada's chief executive Michael Rousseau said on a conference call with analysts on Tuesday, November 2.

"We are very encouraged by the favourable revenue and traffic trends in the third quarter. There were strong increases in key passenger geographic segments, record performance, and over two billion in revenue on a year-to-date basis."

The airline increased its capacity, as measured by available seat miles, by 87 per cent in the third quarter of 2021 when compared to the same period last year and up 178 per cent from the previous quarter. However, capacity still remains below pre-pandemic levels, down 66 per cent compared to 2019.

Still, Air Canada is seeing travel demand rise and is ramping up its schedule as a result. The airline says it significantly increased its capacity to the United States, and plans on expanding its summer service in 2022 to nearly 30 trans-Atlantic destinations as leisure travel demand improves.

Westjet Launches First Non-Stop Service From Calgary To Seattle

By Michael King, Global News, November 4, 2021

<https://globalnews.ca/news/8351485/westjet-calgary-seattle-non-stop-flight/>

A new non-stop destination hit the departure board at Calgary International Airport on Thursday morning, November 4. Calgarians can now fly direct to Seattle with WestJet four times a week.

The Calgary-based airline said the Pacific Northwest hub was chosen because of demand from Canadian customers, but added that it expects the route will also be popular for Americans coming north.

"This route will bolster economic ties between the regions," said Chris Hedlin, WestJet's vice-president of network and alliances.

"(The route) will stimulate Alberta's visitor economy as we continue to strengthen our trans-border network from our global hub in Calgary."

The airline will slowly ramp up service, increasing the frequency to six times a week on December 20 before making it a daily flight in March and twice daily starting in May.

Carmelle Hunka with the Calgary Airport Authority said Seattle will operate as both a destination and connecting hub of passengers.

“Seattle is a very connected airport,” said Hunka. “(It connects to) 91 domestic routes in the United States, so it’ll move people from Calgary through Seattle.

The route is currently being served by a 78-seat De Havilland Dash 8-400, but WestJet said it will re-evaluate the route based on demand to find out whether it would be better served by the larger Boeing 737 or 737 MAX.

Rajbir Bhatti, a professor of supply chain management at Mount Royal University, said that airlines adding more routes after such a tough period of time is encouraging.

“It is good news,” Bhatti said. “It means the aviation sector now has a semblance of a 2019 business.

“The projections look good and we’re getting back on track.”

Competitors Also Expanding

WestJet wasn’t the only airline to launch new routes in late October and early November.

Edmonton-based Flair Airlines flew its first U.S.-bound routes to Fort Lauderdale, Orlando, Phoenix, Hollywood-Burbank, Palm Springs, California, and Las Vegas.

Bhatti said the increased competition from the low-cost carrier is good news for consumers.

“I estimate, right now, with the limited information that we’ve had in the last few weeks, that the prices will go down,” Bhatti said. “By how much? We will have to wait and watch.”

Bhatti added that price drops will likely be limited to leisure and premium tickets and that consumers flying economy shouldn’t expect to see any savings.

Air Canada has also been emboldened by the recent rise in demand.

During its third-quarter update, the airline announced it would be moving forward with the delivery of two Airbus A220s which were initially part of a cancelled order back in November 2020.

It also noted that it has worked out a deal with Boeing to accelerate the delivery of four Boeing 737 MAX aircraft which will now be delivered by the end of 2021.

COVID-19: Sunwing Cancels Flights, Travelers Left Without Holiday Packages

By Sean O'Shea, Global News, November 4, 2021

<https://globalnews.ca/news/8350845/consumer-sos-COVID-19-sungwing-cancelled-flights/>

Like thousands of Canadians whose travel plans were interrupted by the COVID-19 pandemic, Adrienne Martin of Whitby was left with an airline travel voucher she wanted to use.

A trip to St. Lucia this December seemed like the perfect getaway. She booked the trip with her partner in May.

“This time we decided to upgrade the resort; after being locked in the house for so long we decided to treat ourselves,” she said.

Martin and her partner had a Sunwing voucher worth \$4,130 from a previous travel package. They applied the credit to a winter holiday worth \$4,650. The pair were scheduled to leave Toronto on December 11 and return on December 18.

The pair booked an all-inclusive vacation in a luxury junior suite with ocean view at the Royalton Saint Lucia Resort and Spa.

But on October 20, Martin got bad news from Sunwing. The airline informed her the flight was cancelled and the Christmas holiday trip could not go ahead.

“We were disappointed and confused,” she said.

Martin was given two options: “change package at the current system rate, subject to availability” or “cancel for a full refund issued to the original form of payment.”

At this point, Martin became frustrated because she said she was not offered her money back — just another travel voucher from Sunwing and no alternate trip.

“When a passenger paid good money, cash essentially for their services, they have to get back cash if those services are not provided,” said Gabor Lukacs, founder of Air Passenger Rights, a group that advocates for air passengers.

Not only was a cash refund of her purchase not offered at the time; she said the company was still marketing Sunwing holiday vacations to St. Lucia in December at much higher prices using American Airlines.

“That is correct,” a Sunwing agent told Martin by telephone when she inquired to find out if the company was still selling the destination. She recorded the telephone call and shared the audio with Global News.

“I can do the booking over the phone,” the Sunwing agent told Martin.

Global News made five attempts over a one-week period to obtain comment from Sunwing about Martin’s case and the St. Lucia cancellations but Sunwing did not return emails.

Sunwing’s decision to cancel holiday flights is affecting Canadians traveling to other destinations, too.

“We felt awful, it’s something we’ve looked forward to all year,” said Karie Tepper, who contacted Global News.

Tepper, her husband, and two children are among a group of 20 family members and friends who were set to travel with Sunwing to Antigua for two weeks over the Christmas holiday break.

The group booked their travel plans in February and had paid for the winter holiday in full.

“It’s definitely not something we had expected,” Tepper said in an interview referring to the cancellation.

She said Sunwing was prepared to apply the value of the trip to the hotel portion of the vacation, but the group was told they would have to pay an additional “\$1,200 to \$2,000 per person” to buy replacement air travel on another carrier.

Tepper said it’s impossible to purchase a trip at similar prices to what was paid when they booked.

Global News contacted Sunwing about Tepper’s case but the travel company did not reply to emails.

Martin, who said she was originally told she would have to accept vouchers, took her complaint to Twitter and Global News.

As a result, Sunwing changed its stance.

“I got a response from them...and it was a total about-face. We are now going to get our refund. They acknowledged that the original form of payment is my Visa card and I’ll be getting my refund in four to six weeks,” Martin said.

But she said it shouldn’t have been so difficult.

“It’s frustrating to know that this is what the average everyday consumer has to go through to be treated with dignity and respect.”

COVID-19 Could Be Endemic Soon. What Will That Mean?

'We Won't Know Until We're There. ... The Big Caveat Is That There Are No New Variants, And That Vaccines Behave In Predictable Ways'

By Joanne Laucius, National Post, November 1, 2021

<https://nationalpost.com/news/local-news/what-does-it-mean-if/wcm/6361edb9-0a89-4f5a-9bce-e9b244e39cdf>

Expect to hear the word “endemic” a lot more in the coming months as COVID-19 moves from being a pandemic to something that is always lurking in the background.

Endemic COVID-19 will be back to normal — kind of.

“It will be part of our lives. But the goal will be to make it a less intrusive part of our lives. No more lockdowns. We will think about it the way we think about other infectious diseases,” said epidemiologist Raywat Deonandan, a global health researcher at the University of Ottawa.

“It is possible that we’ll get it to the level of the flu. But that’s not necessarily a good thing. Flu is a killer.”

When Will It Happen?

“We won’t know until we’re there. Locally, it will probably be sometime next year. The big caveat is that there are no new variants, and that vaccines behave in predictable ways,” said Deonandan.

“We’re anticipating that we will have COVID-19 seasons for the next few years as we build up immunity. There will be no ticker tape parade, no sign that says ‘We’re endemic!’” said Dr. Doug Manuel, a senior scientist in the clinical epidemiology program at the Ottawa Hospital Research Institute who sits on Ontario’s COVID-19 Science Advisory Table.

Endemic COVID-19 will likely be seasonal, similar to the flu, which shows up in the winter as people mingle inside and droplets travel faster because of dry indoor air. But outbreaks will not necessarily be limited to winter. Colds are seasonal, for example, but there are still summer colds.

Will COVID-19 Disappear Entirely?

No. There is a difference between eradicating a disease and eliminating it. Few diseases have been eradicated — smallpox is a rare example — but for the most part, most diseases continue to circulate, said Manuel. Polio, for example, has been eliminated in Canada, but continues to be present in some parts of the world.

“We’re not going to eradicate COVID-19. We want to eliminate it,” he said.

Are Some Pockets Of The Population More Likely To Be Affected?

Public health officials have concerns about under-vaccinated populations. Those include vulnerable and racialized communities who are less likely to be vaccinated, said Manuel.

In May, Public Health Ontario reported that the most ethno-culturally diverse neighbourhoods in the province had disproportionately higher rates of COVID-19 and related deaths compared to less-diverse neighbourhoods. Hospitalization rates were four times higher, ICU admission rates were four times higher, and death rates were twice as high.

“The unvaccinated are not random groups of people,” said Deonandan. “They are geographically clustered and socially linked. That is why we will see explosions of disease.”

Is COVID-19 Already Endemic In Some Parts Of The World?

This week, The Wall Street Journal published an article with the headline: “Endemic COVID-19 has arrived in Portugal. This is what it looks like,” pointing to full soccer stadiums and people cramming onto public transit.

Portugal was devastated by COVID-19 earlier this year, but now about 87 per cent of the total population has been vaccinated, giving Portugal the highest COVID-19 vaccination rate in Europe. There are still mandatory vaccine passports for sporting events and restaurant dining.

However, opening up the doors this widely may have been premature, said Deonandan. Portugal has a population about two-thirds that of Ontario, but has 800 positive cases a day compared 400 or 500 in Ontario. That suggests that this is not the level of supposed endemicity we want to aim for, he said.

Manuel said researchers are also watching Israel, which had a surge in COVID-19 infections in September despite ambitious vaccination goals.

The Israeli government recommended booster shots for everyone over the age of 12. On September 15, researchers reported that older people who received a third dose were much less likely to test positive or develop severe COVID-19 than those with two doses.

Some People Who Hesitate To Be Vaccinated Argue That They Exercise, Eat Well And Take Their Vitamins, Or That They Have Natural Immunity. Will This Work?

Vaccination rates drop among 40 to 60-year-olds, said Manuel.

“I’m really sorry to say that Vitamin D and a healthy diet is not going to be enough if you are 40 and older,” he said. “For those who have not been vaccinated or have natural immunity, the first infection has a risk of being a doozy.”

When it comes to natural immunity, though, any immunity is good immunity, said Manuel. “I’m not too fussy if it’s natural or acquired.”

Natural immunity is a real thing, agrees Deonandan. But the scientific jury is still out on how robust natural immunity to COVID-19 may be. One study suggested that 39 per cent of those who have been infected with COVID-19 never produce antibodies. Another study found that natural immunity wanes faster than acquired immunity.

The best immunity is natural immunity, plus full vaccination, he said. But that comes with a warning: it is not a good idea to seek natural immunity by getting infected on purpose.

If COVID-19 Is Endemic, How Will It Change The Way People Behave?

The pandemic experience may affect the way people approach working while they are sick, said Manuel. People may also be more likely to wear a mask if they have any symptoms. Ventilation systems may improve. Rapid tests may be here to stay.

Deonandan predicts COVID-19 vaccinations will be added to the list of mandatory vaccines for children to attend schools by next September. He expects that some people will hesitate to shake hands, hug, or attend events — and this will be socially acceptable.

Different demographic groups will likely adjust their social behaviour in different ways. Older people will be right if they decline to visit with children who show symptoms, he said.

Manuel believes new and improved surveillance systems will be able to identify where asymptomatic infection is present. Ottawa, for example, already monitors wastewater.

Neither Manuel nor Deonandan believe a COVID-19 booster will be an annual event. A booster may be needed every few years — or not at all.

“It’s possible that it’s a three-and-done vaccine,” said Deonandan.

OTHER CAFII MEMBER-RELEVANT NEWS/ISSUES

Cancer Tops Causes Of Death In Latest Canadian Insurance Study

By Leo Almazora, LifeHealthProfessional, November 3, 2021

https://www.lifehealthpro.ca/news/cancer-tops-causes-of-death-in-latest-canadian-insurance-study-361347.aspx?utm_source=GA&utm_medium=20211103&utm_campaign=WPCW-Newsletter-20211103&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Cancer plays an outsized role in mortality among Canadians with individual life insurance suggests recent research from the Canadian Institute of Actuaries (CIA).

In its recently published report on Canadian individual life experience for the policy year 2018-2019, the CIA analyzed data on policies reported by eight insurers, with more than half coming from Canada Life (23.4%), Manulife (20.9%), and Sun Life (16.8%).

The mortality study represents the 70th year the analysis was performed for individual life policies in Canada. Notably, it also marked the return of cause of death as a data point in the study, after that information was excluded from the data specifications for the years 2014 to 2018.

“Cause of death is particularly important for COVID-19,” wrote Bob Howard, FCIA and author of the report. “There are no deaths by that cause in this study, but it will be of interest in future studies.”

All in all, the latest data represented exposure across more than 9 million policies with a cumulative amount surpassing \$1.8 trillion. Within that dataset, approximately 71,000 deaths were reported, with a cumulative amount of roughly \$3.5 billion in death claims.

Among the more than 71,000 total deaths reported, a little over 27,000 were “no code” deaths, totalling more than \$1.35 trillion in claims. Just over 18,000 were coded “other” or “unknown” – those summed up to approximately \$733,000 in claims – which include cases where the company indicated it did not know the cause, or the cause reported is not covered by the 14 codes used by the CIA.

The 2018-2019 data included 12,360 deaths due to “malignant neoplasms,” a technical term referring to cancerous tumours. Those cases represented nearly half (48.1%) of the cases with an identified cause of death; from a claims perspective, they amounted to some \$752,000 in death claims, which was 51.3% of claims for all deaths where the cause was identified.

Diseases of the heart, meanwhile, accounted for 5,486 deaths (21.4% of deaths with identified causes) and claims totalling roughly \$277,000 (18.9% of claims for death cases with identified causes).

The rest of the deaths and claim amounts were spread out across 10 other line items, including accidents; influenza and pneumonia; liver disease and cirrhosis; assault; and intentional self-harm.

Some other significant observations made in the report were:

- The downward trend in mortality appears to be continuing, except for female smokers;
- There’s a strong correlation between policy size and mortality, with actual/expected ratios decreasing strongly with increasing face amount;
- Actual/expected ratios for individual life policies with preferred underwriting and policies with non-preferred underwriting “are much closer together than one might have expected.”

Fair Treatment Of Customers: Results Released From The CCIR's Co-operative Reviews Of Canadian Insurers

The Canadian Council Of Insurance Regulators ("CCIR") Has Released Its Fair Treatment Of Customers ("FTC") Consolidated Observations Report (The "Report"). The Report Summarizes The Findings Of Recent FTC Reviews Of Canadian Insurers By The CCIR And Individual Jurisdictional Regulators. The Report Also Includes Generalized Versions Of Recommendations That Were Provided To The Applicable Insurers.

By Andrew S. Cunningham and Stuart S. Carruthers, Stikeman Elliott, November 1, 2021

<https://www.stikeman.com/en-CA/KH/Insurance-Law-Update/fair-treatment-of-customers-results-released-from-the-ccir-s-cooperative-review>

Background

The Report assesses the current state of the FTC principle across the industry, establishing a reference point for assessing future progress. Based on reviews conducted between 2017 and 2021, it supplements the September 2018 guidance Conduct of Insurance Business and Fair Treatment of Customers ("FTC Guidance"), a joint publication of the CCIR and the Canadian Insurance Services Regulatory Organizations ("CISRO"). The FTC Guidance set out expectations for the conduct of insurance businesses across the product life-cycle that would satisfy the FTC principle (see our previous Stikeman Elliott update).

The Report indicates that while the joint FTC reviews have to date focused on the individual life insurance line of business, CCIR members have also carried out individual FTC reviews in their own jurisdictions. In general terms, the results and recommendations contained in the Report appear to pertain more closely to the life and health (L&H) insurance agent distribution channel than the property & casualty insurance (P&C) independent insurance broker channel, although the Report indicates that the common observations and themes in the joint and individual FTC reviews can be applied to both the L&H and P&C sectors.

Each of the joint and individual FTC reviews aims to understand insurers' commercial practices in preventing consumer harm, and supports:

- adopting FTC principles throughout the entire product life-cycle and consumer journey;
- establishing the right tone at the top, which sets the organization's FTC corporate culture and values;
- building strong agent onboarding, training, and supervision programs that put consumers' needs first;
- providing adequate information to consumers at different stages of the sales process, and
- handling claims and complaints in a fair and efficient manner.

Topics Considered In The Report

The Report considered the following seven areas of review, each as discussed in greater detail below:

- Corporate governance and culture;
- Agent training and outsourcing/delegating arrangements;
- Incentive management and remuneration structure;
- Product design, marketing, and advertising;
- Information provided to consumers;
- Claims examination and settlement; and
- Complaints examination and dispute settlement.

Corporate Governance And Culture

The FTC Guidance establishes the expectation that FTC will be a “core component of the governance and business culture of insurers”. The reviews specifically assessed:

- Roles and responsibilities, recommending clearer definition of FTC-related roles and duties, with appropriate authority for FTC-related functions to be carried out effectively.
- Policies and procedures, recommending implementation of regular reviews of policies and procedures to deal with FTC risks and the implementation of FTC-related policies by insurers that have not yet done so.
- Reporting on FTC objectives, recommending that senior management be provided with a “more holistic” view of progress toward FTC objectives on an organization-wide basis.

In addition, it was recommended that insurers inform agents of changes to the insurer’s Code of Conduct and have them periodically review and acknowledge the Code.

Agent Training And Outsourcing/Delegating Arrangements

Ensuring that intermediaries understand the insurance products and the target market is another key recommendation of the FTC Guidance. In this area, the reviews resulted in the following recommendations:

- Review of contracts with intermediaries: Insurer contracts with intermediaries should be reviewed and updated, if necessary, to ensure that they include detailed expectations about roles and responsibilities, notably those that are outsourced or delegated.
- Monitoring of delegated training: Processes should be established to ensure that independent agents are taking the training that they are offered and that appropriate support and follow-up are being offered.

In order to achieve these goals, proactive monitoring of intermediaries who are training agents is recommended.

Incentive Management And Remuneration Structure

One important expectation of the CCIR and CISRO in the FTC Guidance, is that FTC outcomes should be factored into insurers' performance evaluation, compensation schemes and incentive programs. Two recommendations in the Report followed from that:

- Incentive program design: Qualitative criteria based on FTC should be incorporated into incentive programs, including as to be guided by incentive management guidance that the CCIR is currently developing.
- Monitoring of intermediaries' incentive programs: Supervision of intermediaries' incentive programs, currently nonexistent or weak, must be improved so that insurers are aware of how sellers of their products are being incentivized with respect to FTC.

Insurers should also be proactive in identifying, avoiding and managing conflicts of interest ("COIs") and creating and communicating appropriate COI policies and procedures.

Product Design, Marketing, And Advertising

Accurate, clear and non-misleading advertising is another of the expectations set forth in the FTC Guidance. The CCIR review process resulted in these recommendations:

- Review of marketing materials should be carried out according to a formalized ongoing process, a practice that the review process found at only a minority of insurers.
- Product design and marketing should incorporate FTC components to ensure that consumer needs are met.

As noted in the FTC Guidance, the insurer's responsibility for providing accurate, clear and non-misleading marketing material includes the material provided to intermediaries.

Information Provided To Consumers

A core expectation of CCIR and CISRO is that customers receive product information that allows them to understand the product they are considering and how well it would meet their requirements. Two related recommendations in the Report followed from the review:

- Clear and accessible information: Consumers should be provided with clear information, including on insurer websites and in marketing materials, aided by glossaries, FAQs and references to policy clauses, etc.
- Better guidance for intermediaries: The review found that there is a need for mechanisms and procedures to help intermediaries understand which of the documents and information provided to them should be passed on to customers.

These recommendations reflect the fundamental principle that a customer must be given the information required to make an informed decision prior to entering into an insurance contract.

Claims Examination And Settlement

The FTC Guidance states that claims should be “examined diligently and fairly settled” with a “simple and accessible” procedure. It emerged from the review process that the claims process was sometimes not explained clearly, leaving customers unaware of the full range of their options. The following recommendation was made:

- Clearer claims processes and documents: At all stages of the claims process, customers must be provided with complete, clear, accessible and understandable information.

The review noted deficiencies in denial letters issued by some insurers, particularly with regard to providing complete and understandable reasons for the denial and with regard to appeal or complaint processes.

Complaints examination and disputes settlement

The fair and diligent examination of consumer complaints is one of the key expectations set out in the FTC Guidance. The review found significant deficiencies in existing practices, leading to the following recommendations:

- ASMC-compliant reporting of complaints: The review found that many insurers are not reporting in accordance with the definitions in the CCIR Annual Statement on Market Conduct (“ASMC”).
- Improving the complaints process: While all insurers had complaints-handling policies and procedures, these were often difficult to follow, and it was therefore recommended that insurers work to ensure timely complaint resolution and clarity about complaints processes.

Information on expected turnaround times, the options for filing a complaint and “next steps” should also be communicated clearly.

Next Steps

The Report notes that the insurer is responsible for FTC throughout the life-cycle of the insurance product, as it is the insurer that is the ultimate risk carrier. However, the Report also notes that intermediaries also play a significant role in insurance distribution, and where more than one party is involved in the design, marketing, distribution, and policy servicing of insurance products, FTC in respect of the relevant services is a responsibility that is shared amongst involved insurers and intermediaries.

The co-operative review process will continue and CCIR expects that the results summarized in the Report will provide a tool for both P&C and L&H insurers to benchmark themselves against the reported recommendations, to the benefit of Canadian consumers.

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Insurance Business Canada Rates Country's “Five-Star Insurance Lawyers And Law Firms”

By Bethan Moorcraft, *Insurance Business Canada*, November 1, 2021

https://www.insurancebusinessmag.com/ca/news/breaking-news/canadas-fivestar-insurance-lawyers-and-law-firms-314999.aspx?utm_source=GA&utm_medium=20211101&utm_campaign=IBCW-Breaking-20211101&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

Over the past 18 months, Canada’s top insurance lawyers and law firms have been inundated with issues relating to business interruption policies and the legalities of a global pandemic that few could have foreseen.

Through this period of unprecedented upheaval, many law firms and individuals have gone above and beyond to service their clients and set even higher standards for the legal profession, and now Insurance Business Canada is proud to shine a spotlight on them with the Five-Star Insurance Law Firms and Lawyers report, available for free.

To determine the best insurance lawyers and law firms in the business, Insurance Business Canada sourced feedback from insurance leaders over a period of 15 weeks. The research team began by conducting a survey with a wide range of insurance companies to determine what insurers value in the law firms they collaborate with, before speaking to 100s of insurance professionals across the country by phone, asking them to rate the insurance law firms and lawyers they had worked with over the previous 12 months. In addition, the team sought the opinions of insurance lawyers themselves to find out which law firms they would recommend besides their own.

At the end of the research period, the law firms and lawyers that received the highest rankings in terms of work quality, specialist expertise, and client service were declared 5-Star Award winners in the field of insurance law.

To find out which outstanding insurance lawyers and law firms earned a five-star rating, [read the full report now](#), for free.

Canadian Western Bank’s Expansion Into Ontario Focuses On Wealth Management For Small Business Clients

By Clare O’Hara, *Wealth Management Reporter, The Globe and Mail*, October 31, 2021

Canadian Western Bank’s first retail branch in Ontario can be found 30 kilometres west of Toronto’s downtown core, surrounded by warehouses and low-rise office buildings in an industrial business park.

While the out-of-the-way location in Mississauga may be an unglamorous choice for a launch into Ontario, it is part of a broader strategy by Canada's eighth-largest domestic bank, which is aiming to quickly expand its wealth management arm by catering to the kind of small business owners whose companies fill such suburban business centres. Ontario is a key part of that growth strategy, which has already seen the bank's wealth management division increase its assets to more than \$10 billion from \$8.5 billion just a year ago. Canadian Western is on track to open a second location next year in Markham, Ontario, and is scouting a third in the province. Over its 37-year history, the Edmonton-based bank has expanded its operations across Canada and now has \$36.6 billion in assets. It already had a large presence in Eastern Canada among its lending clients, including a large percentage of business owners who came to the bank for commercial loans and business banking.

Read Story (Subscription Required): https://www.theglobeandmail.com/business/article-canadian-western-banks-expansion-into-ontario-focuses-on-wealth/?utm_medium=email&utm_source=Top%20Business%20Headlines&utm_content=2021-11-17&utm_term=Canadian%20Western%20Bank%e2%80%99s%20expansion%20into%20Ontario%20focuses%20on%20wealth%20management%20for%20small%20business%20clients&utm_campaign=newletter&utm_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOJkTb

Canada Ranks Third For Ransomware Attacks

By Philip Porado, Canadian Underwriter, November 1, 2021

https://www.canadianunderwriter.ca/insurance/canada-ranks-third-for-ransomware-attacks-1004214013/?utm_medium=email&utm_source=newcom&utm_campaign=CanadianUnderwriterDaily&utm_content=20211101152343

Businesses in Canada, with 62 attacks in 2020 and 2021, are the third most likely worldwide to have their data held hostage, said new research by NordLocker. Researchers, who analyzed 1,200 companies hit by ransomware gangs in 2020 and 2021, said the U.S. (732 cases), U.K. (74), France (58) and Germany (39) filled out the top five.

As for economic sector, construction companies were most likely to be victimized (93 attacks), followed by manufacturing (86). Finance, healthcare, education, technology and IT, logistics and transportation, automotive, municipal services, and legal round out the top 10.

"The latest statistics indicate that a worrying 37% of companies worldwide became victims of ransomware in 2020," said Oliver Noble, a cybersecurity expert at encrypted cloud service provider NordLocker.

Noble indicated that most ransomware gangs come from post-Soviet states. And while attackers may appear to prefer larger companies, the research found even small, local businesses such as restaurants and dental clinics face attacks.

“To avoid ... having business operations brought to a standstill, damaged reputation, loss of clients, tiresome legal battles, and huge fines, some organizations are left with no choice but to pay ransom to get the decryption key,” he added.

The problem is that not every business can afford the demanded ransom; and paying doesn't guarantee you'll get your data back or won't be attacked again. Noble suggested a few ways to defend your data:

- Ensure employees use strong, unique passwords and implement multi-factor authentication.
- Train your staff to identify phishing attempts and to not click on links in emails from senders they're unsure about.
- Enforce periodic data backup and restoration processes.
- Consider a zero-trust network access protocol, which denies entry until a staff member is fully identified.

Capital Markets Failing To Price In Climate Risks Says KPMG

In A Report Titled “Can Capital Markets Help Save The Planet?” The Global Consulting Firm Highlights The Scale Of Action Required

By Steve Randall, Wealth Professional, November 1, 2021

https://www.wealthprofessional.ca/news/industry-news/capital-markets-failing-to-price-in-climate-risks-says-kpmg/361279?utm_source=GA&utm_medium=20211101&utm_campaign=WPCW-MorningBriefing-20211101&utm_content=9B8F63D4-69B1-4DOC-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4DOC-AE64-59C8BBAFABC8

The UN COP26 climate change conference in Glasgow is underway and includes a big focus on finance, which will take centre stage this Wednesday, November 3.

There is much for the global financial services sector to do, both in offsetting its own carbon emissions and pushing for lower emissions from the industries it supports.

But a new report from KPMG says that, left to their own devices, capital markets cannot save the planet because they are failing to price in climate risk.

Following interviews with almost 100 leaders from large investment houses and pension plans with assets totalling US\$34.5 trillion, the ‘Can capital markets save the planet?’ report shows that only 14% of respondents believed equities are currently pricing in climate risks. The corresponding figure for alternative investments was 11% and for bonds, 8%.

Policy confusion and a lack of clarity on financial impact are the main reasons for inaction on climate risk pricing.

Specifically, the inexact nature of climate science and a lack of clarity around how GDP and financial systems could be impacted are compounded by a lack of clear policy pathways driving the transition to a low-carbon future.

“There is currently no clear line of sight between climate investing and its impacts,” said Anthony Cowell, co-author of the report and head of asset management, KPMG Islands Group.

ESG reporting

Currently, the requirement of companies to properly report their ESG impact within their financial reporting has not been effectively defined in clear rules by world jurisdictions.

There is also the issue of carbon pricing, which is not standardized.

There is an expectation that things will change following COP26 with 84% of respondents anticipating more co-ordinated intergovernmental actions.

Capital markets are bracing for the impact of carbon pricing, innovation in alternative energy, and mandatory data reporting.

But will markets see a shift to factoring in climate risks on a notable scale? Forty two percent of respondents said ‘yes’, 30% said ‘maybe’, and 28% said ‘no’; and more than 60% of respondents expect all asset classes to advance further towards pricing in climate risks over the next 3 years.

The global survey by KPMG, CREATE-Research, and the CAIA Association is available at: <https://home.kpmg/xx/en/home/insights/2021/10/can-capital-markets-save-the-planet.html>.

AXA To Cut Fossil Fuel Investments With Industry In Crosshairs

By Alastair Marsh and Alexandre Rajbhandari, Bloomberg News, October 29, 2021

https://www.dig-in.com/articles/axa-to-cut-fossil-fuel-investments-with-industry-in-crosshairs?position=editorial_2&campaignname=DIG%20Morning%20Briefing-11012021&utm_source=newsletter&utm_medium=email&utm_campaign=V2_DIG_Daily_Briefing_2021-0316%2B%E2%80%98-%E2%80%99%2B11%2F01%2F2021&bt_ee=IF%2F1aD5BsIZLsvtOx1Pz1WFAfC8GsMOT5IPAtXzGhS60CrmsUI2gIltikYOIWkE0&bt_ts=1635771653276

AXA SA, France’s biggest insurer, is broadening the list of fossil-fuel activities that it will refrain from investing in, as pressure grows on financial companies to step back from funding industries that damage the climate.

Starting from 2023, the Paris-based insurer will stop investing in and underwriting upstream oil greenfield exploration projects, taking into account the Science-Based Targets initiative (SBTi) framework as it becomes available, the insurer said on Friday, October 29.

“Going forward, AXA is determined to focus its support only on actors with the most far-reaching and credible transition strategies,” Chief Executive Officer Thomas Buberl said in the statement.

The insurer also intends to reduce its investment and insurance exposure to unconventional exploration and production, strengthening its criteria regarding arctic oil, tar sands, and shale oil and gas. And the group, which aimed to invest 24 billion euros (\$28 billion) in green and low-carbon energy by 2023, has brought that objective up to 26 billion euros.

Though the announcement represents “some progress,” AXA’s new policy toward oil and gas “ultimately undermines its claims to climate leadership,” according to Lucie Pinson, executive director of Reclaim Finance. The group estimates that AXA will continue to offer insurance for 56.5% of planned oil and gas expansion. By that calculation, AXA “has derailed both its own commitment to achieve net-zero emissions by 2050, and its responsibility as chair of the Net Zero Insurance Alliance to lead from the front on climate,” she said.

AXA was among the first major finance firms to divest from coal back in 2015; and in 2017, it was the first big insurer to stop underwriting certain new coal projects. Since then a growing number of banks, insurers, and investors have begun limiting financial services to the coal industry.

AXA is under pressure to deliver an ambitious oil and gas policy. A group of environmental non-profits placed an advertisement in the Financial Times last week, calling on Buberl to “follow the science and rule out any support for new oil and gas projects now.”

Canadians Know More About Finances Than They Think They Do

As FCAC Launched Financial Literacy Month, A New Canada Life Survey Finds Out What People Know About Managing Their Money

By Steve Randall, Wealth Professional, November 2, 2021

https://www.wealthprofessional.ca/news/industry-news/canadians-know-more-about-finances-than-they-think-they-do/361323?utm_source=GA&utm_medium=20211102&utm_campaign=WPCW-MorningBriefing-20211102&utm_content=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8&tu=9B8F63D4-69B1-4D0C-AE64-59C8BBAFABC8

The 11th annual Financial Literacy Month is underway following its official launch on Monday, November 1, but how much do Canadians know about managing their money?

As Financial Consumer Agency of Canada (FCAC) commissioner Judith Robertson kicked off the campaign with encouragement for Canadians to find out how to build financial resilience, a new Canada Life report provided insights into who knows what.

The report shows that people often think they are less knowledgeable about financial management than they actually are: 41% claimed high confidence in their knowledge, but the average score in Canada Life’s test on topics like saving, debt, investing and insurance was 71%.

However, financial literacy was lowest (56% average score) among the 21 to 29 age group, suggesting an opportunity for financial advisors to help young Canadians avoid or correct mistakes ahead of major life milestones. Fortunately, this cohort are the most interested in learning about finances as compared to older groups.

"Today's market can be complex and hard to navigate – Canadians don't have to do it alone," said Hugh Moncrieff, Executive Vice-President, Advisory Network and Industry Affairs, Canada Life. "Every Canadian has their own unique needs, and an advisor can help every step of the way. Their guidance and expertise can help ensure you're making the right choices and building the financial confidence you need to set you on the right financial path."

Financial Literacy Month

In launching Financial Literacy Month, Judith Robertson talked of the importance of financial resilience, especially in challenging times.

She also referenced FCAC's recently renewed National Financial Literacy Strategy that lays out a framework for stakeholders to work together to create a more accessible, inclusive, and effective financial ecosystem for Canadians.

"At FCAC, we are proud to be a leader in financial literacy and our renewed National Financial Literacy Strategy is a bold step towards creating a better financial ecosystem for all Canadians," she said. "I am excited that this year's Financial Literacy Month provides an opportunity to advance the priorities of the National Strategy. I applaud the many dedicated organizations across the country that are supporting Financial Literacy Month."

Advocis Rolls Out Slate Of Financial Literacy Month Initiatives

By Insurance Portal Staff, October 29, 2021

https://insurance-portal.ca/society/advocis-rolls-out-slate-of-financial-literacy-month-initiatives/?utm_source=sendinblue&utm_campaign=daily_complete_202111-01&utm_medium=email

Canadian financial advisors Association Advocis has announced its slate of Financial Literacy Month initiatives for November 2021. The Association is focusing on youth with the release of a financial literacy quiz which kids can complete in the Roblox platform, and it discussed its findings from a poll of advisors in the lead-up to the launch of Financial Literacy Month.

In addition, Advocis published its Fin Lit Kit, a 26-page activity book for kids and an accompanying discussion guide which introduces financial literacy in a way intended to encourage collaboration with their trusted adults.

Advisor Survey

Meanwhile, an Advocis poll of more than 250 financial advisors found that 47 per cent of those surveyed have experienced an increase in client inquiries about basic financial matters related to potential financial hardship since the COVID-19 pandemic began; 67 per cent indicated that a higher degree of client financial literacy would have helped them advise their clients more effectively.

Of those surveyed, 47 per cent say they have included minor children under 18 years of age in discussions about financial literacy.

“We are tremendously excited to continue our support of Financial Literacy Month and hope that our innovative approach through tools such as Roblox will help us engage youth audiences like never before,” says Julie Martini, vice-president of public affairs and marketing with Advocis. “We believe that our members, clients, and the public interest are best supported when entire families can be involved in financial advice.”

Weekly Shows

Rounding out the Association’s financial literacy support offerings this month, Advocis will also host weekly shows with advisors on Instagram Live, post articles, and host a webinar series with Dr. Supriya Syal, deputy commissioner of research, policy and education at the Financial Consumer Agency of Canada. All of the material and connections to the webcasts can be found on the website financialadviceforall.com.

RESEARCH/THOUGHT LEADERSHIP/TECHNOLOGY/DIGITIZATION NEWS

How Insurers Can Innovate By Selling Differently

By Andrew Wynn, CEO and Co-Founder, Ascend, Special To Digital News, October 25, 2021

https://www.dig-in.com/opinion/how-insurers-can-innovate-by-selling-differently?position=editorial_1&campaignname=V2_DIG_Weekend_Update_20210410-10302021&utm_source=newsletter&utm_medium=email&utm_campaign=V2_DIG_Weekend_Update_20210410%2B'-%2B10%2F30%2F2021&bt_ee=GseLS4ioqRPC92DPsUFW6C0R0vZ%2Fz6KcufgzpUD3QqnaKM3AznPcmKa88Edwnt84&bt_ts=1635598955979

Historically, the main approaches to winning markets have been one of two options: sell first or sell cheaper.

Within the insurance industry specifically, companies such as American International Group found success with being early to market and companies such as Allstate, GEICO, and Progressive grabbed market share with lowered pricing. Needless to say, this approach has always worked. It’s a tried and true method, so why change it?

The short answer is that it's time. At this point in the insurance sector's lifecycle, change is inevitable. Now more than ever, especially with the rise of technology and insurtechs, competition in the space is cutthroat. And that is why first and cheap are no longer going to cut it.

Today, the most important thing a company can do is sell differently. The most valuable asset a founder or CEO can have is a bird's eye view of the industry they're operating in--and then strategize about differentiation. What are the overarching pain points people are facing, and how can we leverage this to sell our product/service? What can we do that no one else has done yet, that addresses these problems? How can we do that differently than current solutions?

This tactic of differentiation isn't net new--and builds upon what others have done before us. Think of home insurance and Business Owners Policy (BOP) products, which began interweaving multiple insurance products to share costs, drive down price, and simplify the customer experience. Similarly, start-ups today focused on infrastructure will digitize multiple insurance processes for parallel goals.

Many companies in insurance recognize the growing need to differentiate their products, services, and brands. But what's interesting is the why. Why do we feel the need to innovate? Why is now the perfect time to do so? People understand that differentiation is key, but they don't understand what characteristics set up our ecosystem to be a prime receptor of innovative methods and technologies.

The reason why we as an industry are able to move on from being the first or cheapest to market and push further into selling differently is that we're in the third chapter of insurance.

Let's Break This Down:

Chapter 1: When the incumbents are born. These are the "sell first" group of people, such as the aforementioned AIG. Initially, it's a land grab and then, moving forward, incumbents have the advantage of heritage and name recognition.

Chapter 2: When the challengers arise. This is the initial wave of companies that, despite coming into the game a bit later, have the advantage of watching incumbents and learning from them. These are also the people who fall into the "sell cheaper" category. They may not be first to market, but they can compete with their pricing model. They offer bundles, discounts, and reward systems to give people more incentive to use their service.

Chapter 3: When players start to compete mainly by differentiation, making way for a new era of disrupters. This group has a thorough understanding of the industry, having observed and learned from the first two chapters. These disrupters leverage the availability of data, technology, and social triggers (in this case, COVID-19) to position themselves in the market and sell their product or service.

Ultimately, what this means for insurance is that our industry is no longer a bifurcated story of incumbents versus start-ups. As companies and as people, we are intersectional. People with start-up backgrounds have joined the incumbents, just as incumbents have joined the start-up ecosystem. Some start-ups will find themselves partnering with or being acquired by incumbents that they once viewed as old school competition, while incumbents that have been stuck in their ways for decades are now seeking out the help and technology of the newer generation.

Furthermore, individuals themselves are multi-faceted. The story has evolved from an “us versus them” narrative and must be understood with a more nuanced, complex, and intersectional lens. And this new mixing of talent and people yields new ideas and solutions.

While at first blush this innovation, this shift towards winning markets by selling differently, might seem disruptive and new, the truth is that it couldn't be more connected to the foundation of insurance. At its core, insurance is communal. We combine resources to protect each other.

The next wave of insurtechs are taking that communal philosophy to focus on infrastructure, on building out platforms to support core processes that distributors are all struggling to do. We're carrying on what insurance has always done well: finding creative ways to pool resources so that we can optimize and protect.

We're just doing it a bit differently now.

The Problem With The 'Right To Disconnect' From Work

By Ashley Nunes, Director For Competition Policy At The R Street Institute And Research Fellow At Harvard Law School, Special To The Globe and Mail, November 1, 2021

https://www.theglobeandmail.com/opinion/article-the-problem-with-the-right-to-disconnect-from-work/?utm_medium=email&utm_source=Globe%20Opinion&utm_content=2021-11-17&utm_term=The%20problem%20with%20the%20%E2%80%98right%20to%20disconnect%E2%80%99%20from%20work&utm_campaign=newsletter&cu_id=Ts6FwhWx6n2rSHC0x7MiReEeeFJOjKtb

If leadership is, as the author Tom Smith wrote, “the ability to facilitate movement in the needed direction and have people feel good about it,” that could spell trouble for leaders in Ontario. Apparently, the province's workers don't feel so good about the direction in which they've been moving.

The reason? C-suite execs remain tone-deaf to the needs of the working class, to the wants and aspirations of average Ontarians exhausted by a pandemic that has blurred the line between work and home. And so last week, Premier Doug Ford's government unveiled plans that would give workers the “right to disconnect.” The law that would require that executives at companies with 25 employees or more develop policies for clearly delineating work from the rest of one's life. These policies could include “expectations about response time for e-mails and encouraging employees to turn on out-of-office notifications when they aren't working.”

The idea isn't new. Two decades ago, France's Supreme Court ruled that employees were under “no obligation either to accept working at home or to bring [their] files and working tools.” Years later, French politicians codified that sentiment into law. The Italians followed suit, as did the Irish, the Spanish, and the Slovaks. There may be virtue in work, this kind of legislation signalled, but there's also virtue in rest.

Ontario's political establishment clearly agrees. The provincial Liberals said that should the Progressive Conservatives' legislation "produce a positive outcome for workers and their families, it deserves support." The NDP Opposition – ever keen to tout its commitment to "friendly work standards" – has voiced similar sentiments. Monte McNaughton, Ontario's Minister of Labour, Training and Skills Development, who was tasked with unveiling the effort, called it "a Bill that leaves no one behind."

No one, that is, except actual workers.

Disconnecting from work is good. Toiling all day from sunrise to sunset may seem impressive, but it's hardly beneficial to employers or their workers. Tending to a non-stop flurry of e-mail, back-to-back Zoom calls, and rapid-fire text requests, has been shown to hinder – not help – productivity. And disruptions to productivity temper – rather than boost – balance sheets. Breaks offer relief by easing the body and rebooting the brain. That's a good thing.

Yet, while there's value in disconnecting from work, there's also value in working. Motivated workers take pride in crafting unique products, building brands people love, and ensuring that service post-purchase is flawless. Ticking all these boxes demands innovation, and that requires creativity. It warrants not just coming up with ideas, but – in an increasingly competitive global market – producing transformative ones.

The problem is that these ideas aren't generated on command. They can't be served up at a moment's notice. Nor can they always be delivered between 9 a.m. and 5 p.m.

We have our best ideas in unexpected places, at unexpected times. Excelling in today's economy thus demands short bursts of intensive thought followed by seemingly unproductive – yet necessary – lulls. Nourishing such approaches requires workplace flexibility, not regulatory rigidity; depriving skilled professionals of these practices by telling them exactly when and how to work also deprives them of potential opportunities to create value.

If workers believe that taking some time off during the workday helps productivity (it does), and that this practice does not negatively affect others (it doesn't, when done correctly), our laws should support that. The long-touted eight-hour workday has rightly been faulted for failing – rather than supporting – workers, because setting hard limits on work hours can prevent workers not only from being productive when the moment best strikes an individual, but also from taking the breaks they need to stay healthy.

Workers aren't paid to toil from dawn till dusk – they're paid to get stuff done. It would be nice if stuff got done between 9 to 5, but that's seldom (if ever) the case. Our laws and our work structures should reflect this reality.

I'm not expecting our politicians to change course on the right to disconnect. Instead, I expect plenty of rhetoric about how the majority of Ontario's legislature supports the move. But in an ideal world, we should take a cue from best practices and just pause to reflect on what really works.

UPCOMING WEBINARS AND EVENTS

Web Seminar – American Banker: The Most Powerful Women in US Banking Provide Insights To Advance Your Business And Career

Date: November 3, 4 & 5, 2021

Time: November 3 from 11:00 a.m. – 4:20 p.m. EDT | November 4 from 11:00 a.m. – 7:00 p.m. EDT | November 5 from 11:00 a.m. – 4:10 p.m. EDT

The Most Powerful Women In Banking online conference is your opportunity to learn what the top minds in banking and business are thinking about some of the most important issues facing the industry and society – from the future of work to climate change. Their insights on leadership can give you a new way to think about how you approach your work and how to advance your career.

See the full online conference agenda [here](#)

[Register Here](#)

Web Seminar – Fast Forward: Customer-Centric Strategies for the Insurance Company of the Future

Date: November 8, 2021

Time: 3:00 p.m. – 3:45 p.m. EST

Fast Forward will examine the future of financial services with a keen focus on the new consumer and new tech. With consumer expectations evolving, the financial services industry will need to harness new technologies to transform and grow at scale and speed — all while meeting the rising needs of the customer. By prioritizing customer expectations and experiences, senior leaders will explore how organizations can capitalize on the digital transformation using new technologies and strategies.

When insurance transactions happen quickly, consumer satisfaction levels are high. However, when transactions do not happen quickly, consumers abandon the process and look for alternative methods to satiate their needs. In this session we will explore:

1. How to be more human with automation;
2. How AI and ML can assist with tailoring solutions for the customer; and
3. How to be proactive with fraud and risk management.

[Register Here](#)

Web Seminar – Torys: An Employer’s Guide To Building A Diverse, Inclusive And Equitable Workplace

Date: November 10, 2021

Time: 12:00 p.m. – 1:00 p.m. EST

Many organizations are committed to Diversity, Equity and Inclusion (DEI) initiatives as they seek to advance meaningful change in their workplaces. Join Torys’ employment lawyers for this series as they discuss legal issues and best practices in recruitment, retention, promotion; mitigation strategies to avoid discrimination claims; and insights into designing equitable pension plans.

This session will explore how to advance DEI goals through talent processes, including how to design Special Programs to address under-representation of equity seeking groups. We will also look at equity in promotion decisions, informed by current trends in discrimination class actions.

[Register Here](#)

Web Seminar – McMillan: Annual Privacy, Data Protection And Cybersecurity Webinar

Date: November 10, 2021

Time: 12:00 p.m. – 2:00 p.m. EST

Join this virtual workshop for an overview of important case law developments, regulatory guidance, upcoming statutory changes, and hot topics in this area.

Topics include:

- Regulatory Guidance, Investigations and Litigation – What’s New?
- Legislative Update - Recent and Anticipated Changes to Federal and Provincial Privacy Legislation
- Privacy in a Pandemic
- Using Technology to Aggregate & Anonymize Data
- Data Breaches

[Register Here](#)

Web Seminar – Canadian RegTech Association (CRTA): The Innovation Game – Adopting RegTech in a Digital Age

Date: November 16, 2021

Time: 8:30 a.m. – 5:00 p.m. EST

For many organizations, the digitization of products, services and processes was already a strategic priority ahead of the pandemic however the crisis facilitated a rapid technical transformation across industries. Within financial services, organizations reacted quickly to ensure customers were not disrupted and operations were resilient to the new organizational dynamic. At our 2020 annual event: Accelerating Digital Transformation while Balancing Risks and Rewards we examined many of these risks and how to safely move the innovation agenda forward.

This year we will look deeper into how organizations can use emerging technologies to effectively implement Regtech solutions to support digital transformation. We take a top-down approach beginning the day with a global view and narrowing down to key regulatory topics that are complex and challenging to implement. We've delved into our network of RegTech leaders and solution providers and will bring fresh insights and perspectives and the tools and techniques to adopt RegTech in a Digital Age.

[Register Here](#)

The Osgoode Certificate in Regulatory Compliance and Legal Risk Management for Financial Institutions

Dates: January 27, February 10 & 24, March 10 & 31, 2022

Time: 9:00 a.m. – 5:00 p.m. EST

This event for financial services features live access to interact with and learn from regulators, industry leaders and peers. Get crucial updates, insights and strategic guidance for navigating key legal and operational risks impacting compliance professionals.

Key focuses include:

- Critical updates for financial institutions and views into regulators' pipelines of priorities, current and anticipated
- Top tips on managing data, privacy and technology
- Practical guidance to navigate the 'fair treatment of customers' and escalating demands for ethics and integrity
- Strategies to manage changes to regulatory frameworks and supervision

[Register Here](#)