

September 10, 2024

Potential Air Canada Pilot Strike – September 2024

It has been reported that Air Canada pilots could take strike action as of September 17, 2024. As of August 14, 2024, Manulife considers the potential strike to be a 'known event' with respect to Manulife Trip Cancellation and Interruption Insurance coverage.

Coverage under the policy is secondary to any other source of compensation, such as offers from the airline, credit card refund, etc.

Below are some common questions related to the potential strike and its impact on Manulife Travel Insurance coverage.

1. What happens if the strike causes an insured's Air Canada flight to be cancelled?

If Air Canada cancels a flight because of the pilot strike, it is the airline's obligation to refund or compensate passengers for the cancelled flight. A cancelled flight by the airline due to an announced strike is not a covered event under Manulife Travel Insurance policies; however, depending on an insured's circumstance, there may be coverage under their policy's misconnection or disruption benefits.

2. What happens if an insured's Air Canada flight is cancelled due to the strike, and puts the insured's remaining travel arrangements in jeopardy, such as departing on a cruise?

If the policy was purchased prior to August 14, 2024:

- Misconnection or disruption benefits may apply (see policy for complete details).

3. What happens if an Air Canada flight is cancelled due to the strike after an insured has already departed?

If an Air Canada flight is cancelled due to the strike, which causes a delay or disruption to an insured returning home, the insured may be covered under their policy's misconnection or disruption benefits, provided that the insurance policy was purchased before August 14, 2024.

If the policy was purchased on or after August 14, 2024, benefits would not apply due to the potential strike being a known event.

Policies can be automatically extended for up to 72 hours if the common carrier or vehicle is delayed and prevents the insured from travelling on their policy expiry date.

Premium Protection Plan / Concierge Plans (Transat)

The Premium Protection Plan and Concierge Plans (Transat) are designed to help cover any event that is unforeseen at the time the policy was purchased. Coverage is available subject to the policy terms and conditions.

See policy for full conditions, limitations, and exclusions.