

# A Husband's Point Of View

November

**A.M.H. Financial Services**

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## On the Lighter Side

Why can't you hear a pterodactyl use the bathroom? Because the "P" is silent.

What is the best way to get in contact with a fish? Drop it a line.

Apparently, you can't use "beef stew" as a password. It's not stroganoff.

What's the leading cause of dry skin? Towels.

When is the best time to go on a trampoline? Spring time!

This month we celebrate Remembrance Day. With the pandemic the memorial celebrations that are normally held will most likely not be happening. Please take some time on November 11th to pause and think about those who gave the ultimate sacrifice in order to give us the freedoms that we enjoy today. When we start to complain about having to wear masks and stay at home we need to remember what these people went through and be thankful for how very little that we have really had to give up during these trying times. We have food to eat and are able to go to the stores that are well stocked to get whatever it is that we need. We are not trapped in our homes and are able to send our children to school and go to work ourselves. It could be so much worse. If there are virtual celebrations on November 11th, and you are able to, please partake of them and remember our war dead.

The COVID-19 pandemic has had extraordinary impacts on our day-to-day lives, and my top priority remains the health and safety of my clients.

Canadians yearning to travel abroad — despite the COVID-19 pandemic — can now get medical insurance to cover costs if they get sick with the coronavirus while travelling. In March, when the virus began its global spread and Canada advised against non-essential travel abroad, travel insurance providers stopped selling COVID-19 medical coverage.

While you can get travel insurance right now, now is really not the time to be travelling. While we all like to take a break and have a nice holiday, I would like to ask that you do not consider travelling unless it is absolutely necessary. Many of the countries that we like to travel to do not have the first rate medical care that we have here in Canada. Further, being ill and far away from our families is not ideal. Most important of all, the sooner that we all take all the precautions and stay home unless absolutely necessary, the sooner we can end the pandemic.

If you have any further questions please don't hesitate to call me at (780) 425-4058 or email me at [info@amhfinancial.ca](mailto:info@amhfinancial.ca).



## Travel During COVID-19

As many people begin to plan for fall and winter holiday celebrations, they need to make considerations to help protect individuals and their families, friends, and communities from COVID-19.



**Stay home and stay healthy!**

Travel increases your chance of getting and spreading COVID-19. Staying home is the best way to protect yourself and others from COVID-19. You can get COVID-19 during your travels. You may feel well and not have any symptoms, but you can still spread COVID-19 to others. You and your travel companions (including children) may spread COVID-19 to other people including your family, friends, and community for 14 days after you were exposed to the virus. Don't travel if you are sick or if you have been around someone with COVID-19 in the past 14 days. Don't travel with someone who is sick.

Celebrating virtually or with members of your own household poses low risk for spread. In-person gatherings pose varying levels of risk. Event organizers and attendees should consider the risk of virus spread based on event size and use of mitigation strategies. There are several factors that contribute to the risk of getting infected or infecting others with the virus that causes COVID-19 at a holiday celebration. In combination, these factors will create various amounts of risk, so it is important to consider them individually and together.

Before you travel, consider the following: Is COVID-19 spreading at your destination? The more cases at your destination, the more likely you are to get infected during travel and spread the virus to others when you return.

The best rule of thumb right now is simple: stay home and stay healthy!



**Lest We Forget.**



*In Flanders fields the poppies blow  
Between the crosses, row on row,  
That mark our place; and in the sky  
The larks, still bravely singing, fly  
Scarce heard amid the guns below.*

*We are the Dead. Short days ago  
We lived, felt dawn, saw sunset glow,  
Loved, and were loved, and now we lie  
In Flanders fields.*

*Take up our quarrel with the foe:  
To you from failing hands we throw  
The torch; be yours to hold it high.  
If ye break faith with us who die  
We shall not sleep, though poppies grow  
In Flanders fields.*

— John McCrae (May 3, 1915)

## ***Travel Insurance and the Pandemic***

Some things you need to know about travel insurance and the COVID-19 outbreak:

### **Is COVID-19 covered by travel insurance?**

Travel insurance may provide reimbursement for claims arising from the Coronavirus (COVID-19). You may be eligible for benefits under the Trip Cancellation or Trip Interruption sections of your policy.

### **Can I cancel my trip because of the Coronavirus (COVID-19)?**

Yes, under certain circumstances you may be eligible for trip cancellation benefits, which reimburses you for non-refundable, prepaid travel arrangements.

### **If I book and pay for a trip now, am I covered for COVID-19 if I buy travel insurance?**

If the Canadian Government has already issued an 'Avoid all travel' or 'Avoid non-essential travel' advisory for the country, region or city you're travelling to, you won't be covered by travel insurance policies.

### **I had booked travel to a country that has now closed its borders. Am I covered?**

Many countries have been refusing entry to tourists as a way to prevent the spread of COVID-19. While we understand this has impacted many people's upcoming trips, unfortunately, travel insurance plans don't cover trip cancellation due to border closings or travel bans unless a 'defer travel' travel advisory was issued by the Canadian government.

### **Is coverage available if the WHO or government says not to travel to a destination?**

That depends on when the advisory was issued. You won't be able to buy a policy that covers you if the 'Avoid all travel' or "Avoid non-essential" advisories were already issued at the time you were looking to purchase. If the notices were issued after you purchased a policy, you may be eligible for coverage as per the terms of your policy wording.

### **If I have travel insurance and I'm diagnosed with COVID-19, could I be covered for trip cancellation?**

Yes, unexpected sickness – including the COVID-19 – is a covered reason for trip cancellation, provided that you've purchased the policy before you were diagnosed and a physician recommends that you stop your travel plans for your health.

### **I'm in an area where the COVID-19 outbreak has deteriorated. How do I get out?**

Follow the local advice and also check the Government of Canada web site for more recommendations. Contact your airline as well – they may be making special arrangements to return travellers to their home destination.

### **I'm traveling and think I have caught COVID-19 ... What do I do?**

First and foremost, seek medical treatment. Remember to follow the World Health Organization (WHO) and Government of Canada advice regarding health and hygiene practices. Reduce your contact with other people as much as possible, wear a mask to prevent spreading the infection, and wash your hands thoroughly and regularly.



**Financial Advisor**  
**Since 1976**

**MY COMMITMENT AS A FINANCIAL ADVISOR IS TO HELP PEOPLE TO REACH THEIR FINANCIAL GOALS. IF YOU HAVE A FAMILY MEMBER, FRIEND OR COLLEAGUE WHO YOU FEEL COULD BENEFIT FROM A CONVERSATION WITH ME, I WOULD BE PLEASED TO SPEAK WITH THEM WITHOUT OBLIGATION.**



Phone: (780) 425-4058  
email: andy@amhfinancial.ca

Take a look at our website!

**[www.amhfinancial.ca](http://www.amhfinancial.ca)**

AMH Financial Services is a full-service firm. We offer services to help you examine your financial goals and select the options that will best suit your needs, timeframe and investment style. We believe in helping you create a comprehensive financial plan for your family that includes planning, insurance and portfolio management.

Understanding what matters to you.

As life changes, your financial priorities evolve. That's why at AMH Financial Services we are here to understand you first, and then your financial picture.

We take the time to understand your unique investment goals. Through an in-depth discovery process, we'll get to know who you are and what truly matters to you and your family.

I believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.

I am committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.



My mission is to help you to make an educated decision that you are comfortable with!



Saving money isn't about being able to buy bigger and better things. It's about being prepared to take care of your family.

