

Most Canadians unaware that travel insurance could be voided because of federal advisories

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Most Canadian travellers don't understand that Ottawa's travel alerts can void their travel insurance and don't know how embassies can help them while abroad, says a new survey commissioned by the foreign service.

"Awareness of consular services exists, but familiarity is often self-described as low or partial," says a report submitted to Global Affairs Canada in March.

The report found few Canadians proactively seek out safety or health information when planning trips.

The department paid market research firm Strategic Counsel to survey 1,850 Canadians in January on what they know about consular services and the advisories and information Ottawa publishes to help people prepare for travel.

The firm conducted the survey online and weighted results for demographics. Because the firm took a non-probability approach to sampling, there is no margin of error.

The report found just 28 per cent of respondents were aware that changes to the risk level Ottawa attributes to specific destinations in its travel alerts can change the validity of travel insurance, leading insurers to completely or partially deny claims. Some 56 per cent of respondents were not aware, while 16 per cent were unsure.

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"This gap is significant, as misunderstanding insurance implications may expose travellers to unintended financial and safety risks," the report says.

The report says that for many Canadians, "misconceptions exist regarding eligibility, financial assistance, and the limits of government intervention abroad."

Only a third of survey respondents knew, for example, that Ottawa can provide financial assistance in emergency and exceptional situations, such as a loan to pay for evacuation from a dangerous place. Some 43 per cent of respondents were unsure on that point.

Similarly, 42 per cent of respondents were not sure whether Ottawa pays for burials or the cost of transporting human remains back to Canada; just 39 per cent correctly told the survey that's not a service Ottawa offers.

While 52 per cent of respondents were aware that Canadian embassies abroad will not help people find jobs overseas, 36 per cent were unsure while 12 per cent wrongly thought this is a service Ottawa offers.

“The data suggests that Canadians often either overestimate the mandate [e.g., assuming intervention in foreign legal systems beyond what is possible], or underestimate support [e.g., not realizing assistance channels or financial mechanisms exist],” the report says.

“In crisis situations, inaccurate assumptions [whether inflated or diminished], may lead to frustration, delayed contact, or inappropriate reliance on unavailable forms of assistance.”

The report found that while Canadians are receptive to travel advice, few proactively check on what Ottawa publishes or register for updates.

“While travel is widespread, engagement with [government] travel risk and advisory information is not yet embedded as a routine part of trip preparation for many Canadians, nor is it top of mind,” it says.

The federal government recommends that all Canadians travelling abroad make Ottawa aware of their plans through the Registration of Canadians Abroad database, which allows embassies to send safety information through emails and text messages.

Those messages can offer information on anything from what to do after a terrorist attack in Europe to the best ways to flee missile strikes in Lebanon to tips on sheltering from gang violence in Mexico.

The federal Liberals’ expansive view of who should be helped in crises could also be shaping perceptions of what services embassies offer.

During emergency evacuations abroad under both the Carney and Trudeau governments, cabinet ministers have asked Global Affairs Canada to help not just citizens but also permanent residents and relatives of evacuated citizens.

The survey report notes that 38 per cent of respondents “believe permanent residents are eligible to receive services.”

In May, 2025, Global Affairs Canada warned Foreign Affairs Minister Anita Anand that deteriorating stability worldwide is causing a massive expansion in consular work and Canadians might need to pay more and expect less.

Anand’s briefing binder noted many Canadians expect embassies abroad to evacuate citizens and their families from events like civil wars in Africa, unrest in the Middle East and natural disasters in places like Hawaii.

In November of 2025, Anand testified that she was confident budget cuts to her department “will have no impact on the services on which Canadians rely while abroad.”

Departmental officials have said they will cut some consular assistance positions by “modernizing” service delivery and shifting less complex cases to an online portal.