

Research Partner: DIG Insights

Research Conducted: September 29 to October 8, 2025

Method: Online survey of 2,021 Canadian travellers aged 25 to 64 who have travelled outside their province of residence in the past three years and plan to travel again in the next five years, out of which 137 travellers were from Manitoba or Saskatchewan.

*(Note for Margin of Error: Based on the sample size of n=2,021 and with a confidence level of 95%, the margin of error for this research is +/- 2%.)*

Topic: Travel insurance usage and general travel behaviours and their influence on travel insurance.

**Background:** In 2024, CAA SCO and CAA Manitoba launched the initial CAA Travel Wise Week to highlight the importance of travel insurance and offer members tips for worry-free travel. The third CAA Travel Wise Week is set to take place in February 2026, with all CAA clubs from across Canada expected to participate. To support this ongoing educational initiative, a new Canada-wide study conducted by DIG Insights in 2025 (first conducted in 2024) explored recent and upcoming travel plans, past and future travel insurance usage, insurance knowledge, common travel concerns, and the impact of geopolitical & economic conditions on travel.

**Manitobans and Saskatchewanians continue to prioritize domestic trips, as rising costs, instability, and changing U.S. perceptions are reinforcing this preference**

Travel is a common behaviour among Manitoba and Saskatchewan residents, with 8 out of 10 individuals aged 25-64 having travelled outside their province in the past three years and intending to do so again in the next five years. Consistent with 2024, most Manitobans and Saskatchewanians continue to prefer travelling within Canada (60%), rather than to the U.S. (20%) or other international destinations such as South/Central America (10%) or Europe (5%).

This year, geopolitical and economic factors, such as instability abroad, a perception of the U.S. as being less welcoming, rising travel costs, and a choice to support Canadian destinations, are influencing where Manitobans and Saskatchewanians choose to travel\*:

- 69% feel the U.S. is less welcoming to Canadians
- 63% worry about the increased costs of travel (e.g., flights, accommodations, insurance)
- 56% express concern about political or economic instability in certain destinations
- 56% prefer to support Canadian destinations
- 40% are influenced by news or social discussions on global issues

Any optimism about future trips is tempered in 2025 by various uncertainties, as 31% of Manitoba and Saskatchewan travellers are not confident their next trip will go smoothly. Travellers' top concerns are:

- Rising inflation-related costs (53%)
- Managing flight disruptions, such as cancelled flights (49%) or delayed flights (48%)
- New tariffs, fees or border policies (47%)

In response to these concerns, many Manitoba and Saskatchewan residents are taking precautionary measures to feel more in control of their trips and reduce stress:

- 68% anticipate potential delays and bring extra entertainment for longer waiting periods
- 63% arrive at airports earlier to avoid unexpected last-minute issues
- 58% book direct flights to minimize risks of delays and cancellations

Additionally, many travellers are purchasing travel insurance packages that include emergency medical coverage (40%) or trip cancellation and interruption coverage (34%) to help mitigate their worries and travel with greater peace of mind.

**Despite seeing travel insurance as essential, many Manitobans and Saskatchewanians remain under-informed and under-covered**

Overall, there is a broad agreement that travel insurance is essential, with 51% stating that it is very important. Yet, many travellers also state that it is complicated (56%) and admit they have gaps in their knowledge (77% are not very knowledgeable about it).

Despite recognizing the importance of travel insurance, adoption remains inconsistent. While 52% of travellers had insurance for their last trip, only 18% purchased it independently. Instead, many relied on coverage provided through employers or credit cards (38%), which often includes limited coverage and may not address broader trip risks.

- For those who travelled with insurance, emergency medical expenses remained by far the most common type of coverage, while some had coverage for trip cancellation and interruption.
- Travellers are more inclined to purchase insurance for international trips outside of North America, while a majority tend to overlook the necessity of travel insurance for trips within Canada.

For the considerable proportion that travelled uninsured for their last trip (45%), here are the primary reasons for travelling without insurance\*:

- 56% believed that travel insurance was unnecessary for their specific trip
- 37% thought their government health plan would be sufficient
- 21% mentioned concerns about cost being a barrier to purchasing insurance
- 15% chose to take a chance without insurance, hoping that nothing would go wrong during their trip

This highlights a significant need to educate Manitoba and Saskatchewan travellers about travel insurance, even for domestic trips. There is also an opportunity to explain the advantages of more comprehensive insurance packages that go beyond the basic emergency medical coverage offered through credit cards or employer plans.