

Why is International Travel Insurance Required?

Here are 10 reasons to pack it in your luggage:

- 1.** Health insurance is one of the best investments you can make. Accidents or illnesses can happen to anyone, anywhere, anytime. All it takes is an unguarded moment or exposure to a harmful virus, and you or your family could be indebted for many years.
- 2.** Some hospitals will not admit you unless you have insurance or can pay up front, regardless of your medical condition.
- 3.** You cannot take medicare for granted when you work outside Canada, even for short periods. Your government health insurance plan (GHIP) will foot only a portion of the bills.
- 4.** Your GHIP may terminate after you have lived outside Canada for a certain period of time.
- 5.** With certain exceptions, when you return to Canada there will be a wait of up to three months before you can benefit again from your GHIP.
- 6.** A comprehensive travel insurance plan can help you leave a country, at no extra cost, in the event of a major medical emergency for which local facilities are inadequate.
- 7.** Travelling to a country where war or civil unrest is a concern may require specialized insurance to ensure full protection.
- 8.** Should you decide to extend a business trip to take a holiday, you may need additional coverage besides your employer's policy.
- 9.** Many people take advantage of being abroad to try new things. If you plan to participate in any hazardous activity—scuba diving, parachuting, rock climbing, hiking, alpine skiing, etc.—check the limitations of your insurance coverage first.
- 10.** Do not assume that your Canadian automobile insurance or the coverage purchased with your rental vehicle will provide adequate protection in the event of an accident or theft. Much of the coverage we take for granted in Canada is not available abroad. Make sure you know what coverage is in place before you drive.