Say Yes to Travel Insurance!

◆ **Why should I purchase travel insurance?** ◆ **How much coverage do I need?** ◆ **Where do I get travel insurance?**

ALWAYS READ THE FINE PRINT...

Gabrielle* learned the hard way....

Gabrielle had insurance that lapsed three weeks before she was involved in an accident. Her Canadian family had to raise $300,000 over a three-day period to cover the costs of medical treatment and evacuation. Fortunately, she survived, but her family is left with a hefty debt to repay.

ADEQUATE COVERAGE PAYS OFF...

as Jim* learned...

Jim was enjoying a cruise vacation off the coast of South America when he suffered a massive stroke. Jim's spouse, Elaine, contacted their insurance representative, who was able to organize emergency transportation to a hospital to receive care from an internationally qualified physician, minimizing the long-term effects of his stroke. In the end, Jim's insurance coverage saved him more than $40,000 in medical bills.*

* For confidentiality reasons, names used are fictional.

Why should I purchase travel insurance?

▶ Your Canadian health insurance is almost certainly not valid outside of Canada.

▶ Your provincial or territorial health plan may cover nothing or only a very small portion of the costs of medical care abroad, and never up front.

▶ Foreign hospitals can be very expensive and may require immediate cash payment. You could face years of debt paying off the costs of treatment for an illness or accident you suffered abroad.

▶ The Government of Canada will not pay your medical bills.

How much coverage do I need?

Your travel insurance should include health, life and disability coverage that will help you avoid large expenses, such as the cost of hospitalization and medical treatment outside Canada. Ensure your coverage includes or has provisions for:

▶ **Pre-existing medical conditions:** understand the definitions of, and limitations and restrictions due to, pre-existing conditions and tests and treatments you may have undergone. Ensure that any deductible costs are clearly explained in the policy, and plan your finances accordingly.

▶ **Medical evacuation:** ensure the policy covers medical evacuation to Canada or to the nearest location with appropriate medical care. The policy should also cover the costs of a medical escort to accompany you to your final destination.

▶ **Repatriation in case of death:** ensure that the plan covers the preparation and return of your remains to Canada.

A simple day trip to the United States without insurance could end up being very costly.

ALWAYS VERIFY THE COVERAGE...

as Maria* found out...

Maria travelled to the Dominican Republic for a one-week getaway with her sisters when she was 34 weeks pregnant. A few days into the trip, she went into early labour and was transferred to the nearest city hospital, where she had an emergency caesarean and was then medically repatriated to Canada. The insurance provider would not pay any of the medical or transfer costs, leaving Maria with a $75,000 bill. Unfortunately, Maria didn't review her policy and the coverage it provided before leaving. Most policies do not automatically cover pregnancy-related conditions.

Where do I get travel insurance?

You can purchase travel insurance through your travel agent, insurance broker or your employer's insurance provider. Your credit card company may also offer travel and health insurance. In all cases, be sure to verify the coverage.

Reminders:

▶ **Register with us,** and include your insurance policy details, such as the name of the insurance provider and policy number, when signing up.

▶ Check the **travel advice and advisories** twice for each destination as changes could affect your insurance coverage, and be sure to pack the **Travel Smart mobile app**.

▶ Call the nearest **Canadian embassy or consulate** for emergency assistance, or reach the Emergency Watch and Response Centre 24/7 by telephone at +1 613 996-8885 (call collect where available) or email at **sos@international.gc.ca**

Don't let unforeseen bills ruin your vacation; purchase the best travel insurance you can afford before you go!

www.travel.gc.ca/insurance