

Travel insurance – in case of emergency

A guide for the Canadian traveller



What is travel insurance?

Travel insurance protects you in case of unexpected medical emergencies and related expenses that may happen while you are travelling outside of your home province or country.

Benefits may include:

- Emergency hospital and medical costs
- Ambulance and air ambulance costs
- Trip cancellation for non-refundable monetary losses
- Trip interruption
- Baggage loss, rental car damage, out-of-pocket expenses
- Accidental death and dismemberment

What does travel insurance cover?

Travel insurance plans are offered by many different insurance companies in Canada. They provide a variety of coverage, price and benefit options to a wide range of travellers.

Typical emergency medical services:

- Hospital care; related drug and diagnostic services
- Outpatient services
- Physician and laboratory costs
- Prescription drugs
- Direct payment to the hospitals and doctors caring for you
- Assistance with bringing a family member to your bedside
- Air ambulance or commercial repatriation home
- Return of your vehicle if you are ill and have to come home

Remember

Know your health

- You must meet the minimum standards of good health defined in the travel insurance policy. Make sure you review the eligibility requirements and answer all medical questions accurately
- Ask your doctor for help in answering medical questions you're not sure about: medications, tests you are undergoing or have scheduled, referrals you have recently had
- If applying by phone or online, verify your responses, get a copy of your response to any questionnaire and make sure you buy from a Canadian regulated company
- If your medical condition changes before your trip, be sure to let your travel insurance advisor know

Know your trip

- Ask your travel insurance advisor about different plan options: single-trip, annual multi-trip, top-up, Visitors to Canada, international student
- If you are planning any high risk activity, make sure it is covered by your policy (rock climbing, bungee jumping, parasailing etc.)

Know your policy

- Read your policy: pay special attention to the eligibility requirements, exclusions and benefits
- Anything you don't understand, ask your travel insurance advisor or insurance company
- Travel insurance is for emergencies only. Understand what is typically not covered: (non-emergency care, continuing care, unstable pre-existing conditions)
- Don't buy on price alone as plans vary. When reviewing policies, compare similar benefits, exclusions, deductibles if any

Why do I need it?

Your provincial government health plan pays only a very small portion of medical expenses incurred outside of Canada. Costs for medical care in the US and many places around the world can be very expensive. Travel insurance helps take care of you and your family and can protect your finances.

Whether you're a cross-border shopper, business traveller, backpacker, snowbird or family on vacation, emergencies can happen at any time. From assistance if you're sick or stranded, to a trip cancelled as a result of volcanoes or earthquakes, travel insurance is a necessity and you should not leave home without it.

Travel insurance is supported by 24/7 emergency medical assistance. Specialists can help you navigate health care services outside of Canada and guide you in seeking and receiving proper treatment. Travel insurance provides peace of mind; and if something unexpected happens, you will have someone to turn to for help.

What are the most important things I need to know?

Pre-existing medical conditions

Travel insurance policies, including those providing protection for unexpected medical costs, trip cancellation or trip interruption may cover claims relating to pre-existing conditions that are stable and controlled. It is essential to review your policy and understand how it defines pre-existing condition and terms such as treatment and stable as they relate to your personal medical history.

Insurance companies may define these terms differently, but generally they will not cover conditions or symptoms that have, within a certain time frame prior to your departure:

- deteriorated or become more frequent,
- been treated by a medical professional,
- required change of medication type or dosage,
- been recommended for consultations or tests.

If you have any doubts about changes you may have experienced during these time frames, or don't understand terminology in the policy or your medical

application for insurance, check with your doctor and your insurance advisor.

Some policies will require you to declare all of your medical conditions and medications.

Others will define the eligibility criteria required for coverage. It's important that you understand your medical status and report it correctly to the insurance company as that information is used to determine your coverage and your premium.

Be aware that if there are any changes in your medical status between the time you buy the policy and leave on your trip, you need to notify the insurance company as this may affect your eligibility and your rate.

Remember, if you provide inaccurate or incomplete answers to the questions, your claim can be denied; even if the question that is answered incorrectly is not related to the cause of the claim.

Eligibility, exclusions and limitations

All travel policies define their requirements for eligibility. They also have limits on benefits and maximum amounts for certain types of claims, such as trip cancellation or interruption. There are exclusions; for example, treatment of certain health conditions including pregnancy-related conditions may not be covered or may be limited.

Claims generated by activities such as skydiving, bungee jumping, alcohol or drug abuse may also not be payable. It's important you read and understand the exclusions and limitations; as travel insurance covers unexpected emergencies only. It is not a substitute for your provincial health insurance.

Travel Health Insurance Association of Canada (THIA)

THIA is the national organization representing travel insurers, underwriters, re-insurers, emergency assistance companies, air ambulance companies and allied services in the travel insurance field. THIA is the leading voice for the travel insurance industry in Canada, working together for the protection of the travelling Canadian.

Our mandate

To develop and promote voluntary standards of business conduct, professional and public education, the advancement of issues relevant to providers of travel health insurance operating in Canada and their affiliated organizations.

For more information on travel insurance plans, limitations, exclusions and how to make a claim, visit the Consumer Corner at www.thiaonline.com.

Travel Health Insurance Association of Canada

info@thiaonline.com

www.thiaonline.com

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