

## Safe travels



**Do you know what to look for when buying travel insurance?**

**WHETHER IT'S HEADING SOUTH** to a beach, embarking on an overseas adventure or just crossing the border for a weekend shopping trip, most Canadians enjoy travelling. And, given winter's icy grip, it's no wonder many of us look forward to getting away at this time of year. In January and February 2016 alone, Canadian residents went on 8.7 million out-of-country trips.<sup>1</sup> What's surprising, though, is that only 47 per cent of Canadians say they always purchase travel insurance, according to a survey by the Travel Health Insurance Association of Canada (THiA).<sup>2</sup>

### The ins and outs of coverage

Knowing what travel coverage you may have or need is not always easy. For example, some travellers may assume that they have comprehensive coverage through their provincial plan, a credit card or a work plan. According to the THiA survey, 67 per cent of respondents were unsure if provincial health plans cover out-of-province medical care, and 40 per cent didn't know what kind of travel insurance coverage they had.<sup>3</sup>

What is clear is that you shouldn't have to spend your vacation worrying about travel coverage. Here are some points worth considering before you depart:

- If you're travelling outside of Canada, your provincial or territorial health plan may only cover a set rate for emergency health services for an acute, unexpected condition, illness or injury requiring immediate treatment
- Emergency health services provided outside the country can cost much more than government health insurance service may pay, with travellers left to pay for the rest
- Hospitals and clinics in some countries may refuse to treat patients who don't have adequate travel health insurance or the money to pay their bills<sup>4</sup>

All of these are reasons why Canadian residents are encouraged to purchase supplementary insurance when travelling outside Canada.

<sup>1</sup> Statistics Canada, Travel between Canada and other countries, January 2016, last updated March 17, 2016, [www.statcan.gc.ca/daily-quotidien/160317/dq160317b-eng.htm](http://www.statcan.gc.ca/daily-quotidien/160317/dq160317b-eng.htm) (accessed June 29, 2016); and Statistics Canada, Travel between Canada and other countries, February 2016, last updated April 29, 2016, [www.statcan.gc.ca/daily-quotidien/160419/dq160419a-eng.htm](http://www.statcan.gc.ca/daily-quotidien/160419/dq160419a-eng.htm) (accessed June 29, 2016).

<sup>2</sup> [www.thiaonline.com/cgi/page.cgi/\\_article.html/Latest\\_News/2014\\_THIA\\_Smart\\_Travellers\\_Survey](http://www.thiaonline.com/cgi/page.cgi/_article.html/Latest_News/2014_THIA_Smart_Travellers_Survey)

<sup>3</sup> [www.thiaonline.com/cgi/page.cgi/\\_article.html/Latest\\_News/2014\\_THIA\\_Smart\\_Travellers\\_Survey](http://www.thiaonline.com/cgi/page.cgi/_article.html/Latest_News/2014_THIA_Smart_Travellers_Survey)

<sup>4</sup> [travel.gc.ca/travelling/documents/travel-insurance](http://travel.gc.ca/travelling/documents/travel-insurance)

## Knowing what to look for

It's important to first identify your needs and circumstances, as well as those of any travel companions. Then, do some research and ask questions to understand your travel coverage options for the trip you're planning.

At the highest level, your travel insurance should include emergency medical, trip cancellation/interruption, baggage, and accidental death and dismemberment coverage. From there, you can get more customized depending on your personal situation, zeroing in on coverage eligibility, terms, conditions and restrictions. Consider whether the policy:

- Has a worldwide, 24/7 emergency hotline with translation services
- Pays up front for foreign hospitalization and related medical costs, so you don't have to pay out of pocket
- Clearly explains deductible costs
- Covers pre-existing medical conditions. Note: it's crucial to understand the pre-existing condition coverage and how it applies to you

- Provides for medical evacuation to Canada or the nearest location with appropriate medical care (including a medical escort)
- Specifies no exclusions or limitations related to your destination
- Does not exclude activities or sports you plan to take part in
- Can be extended if you choose to lengthen your trip
- Covers the preparation and return to Canada of your remains if you die while travelling

When preparing to travel, ensuring you have proper insurance coverage is one of the most important steps you can take to help protect yourself and your family from both the financial and the emotional stresses of unexpected mishaps. After all, with the right insurance in place, you can focus on what matters – enjoying your trip to the fullest. ■



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MK2870E WINTER 2016/2017 AODA

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