

**C**ancellation and health insurance might sound like a boring topic (not to insurance pros), but it's like shelter from a storm—you're more than thankful to have it when you need it, like this **Inside Scoop** information.

**travel:** delighting in the spirit of adventure • a vacation from home to explore places that are not your home • knowing life is different, knowing this is a joy of travel • enjoying the journey, not just the destination • a privilege best used with patience, humour and curiosity • fun • coming home with great tales •

### Our Clients

*"My husband and I were to travel to Florida and take a cruise. Three days prior to departure, my husband had a stroke and spent 76 days in the hospital. We were fully reimbursed—including the charges to put our Aeroplan points back into the system."*

### Your Counsellor

Our knowledge and experience help turn dreams into first-rate vacations. Ask your counsellor about any details, including:

- what insurance is best for your needs
- Family/single coverage
- car insurance
- security, health and weather alerts (don't panic!).

## Maritime Travel

We Know Travel Best.™

# Maritime Travel

## Inside Scoop: INSURANCE

**Know before you go: travel isn't just your destination, it's also the journey**

**S**ince travel is also the journey, it's doubly important to buy insurance. It provides you with peace of mind and is a safety net for contingencies and unforeseen emergencies. The two main types of Maritime Travel insurance are cancellation/interruption and medical, best bought together in a comprehensive package (some credit cards and generous employee health plans include it with restrictions; check your fine print).

Insurance should be **bought when booking your trip**; it can be bought within 48 hours of booking, however you're not covered if anything happens before buying, such as cancelling because of a home emergency. **Some countries require proof of medical insurance:** e.g., ALL visitors to Cuba and France. You must be able to present proof of insurance and your provincial health card.

Policies explain in detail which perils (sources of risk) are covered and which are not such as acts of God (*force majeure*). Review details/coverage with your counsellor: read and understand your policy's Covered Risks, Conditions, Limitations and Exclusions (e.g. some exclude high risk sports).

**Cancellation/interruption** protects your investment in your trip. If you must cancel within terms of the policy, you get funds back. If something happens on the trip, you can be reimbursed for the unused portion. This type might have baggage/contents replacement. **Medical** can include 24hr emergency assistance and medical referrals. The amount of coverage can be unlimited, thus protecting you/your family from certain other financial obligations. It can also provide coverage for immediate care and return to Canada (repatriation alone can cost \$45,000 with transportation and a required medical companion). You're given emergency assistance no charge direct call service 24hrs/365 days with Confirmation of Coverage to Providers, Direct Claim Payments to hospitals/physicians. We supply wallet cards with our contacts and what to do in case help is needed.

### Also Can Cover Canada

Canadian government health insurance plans have reimbursement limits on emergency expenses in another province, e.g., air and ground ambulance, dental treatment and prescription drugs might not be covered outside your province of residence. For maximum protection, buy additional coverage for while you are travelling in Canada.

It's common to assume healthcare in the US is similar, but there's a *big* difference: **it's a business charging you for the tiniest of bandages.** For travellers able to leave Canada for long periods such as snowbirds to Florida (we're envious) know your provincial restriction on how long you can be away without affecting coverage; total the days you have been/will be out of country and stay *inside* the limit of the province you live in (check with your provincial plan). Remember; **if you go to another province on your way out of or back in Canada, that must be in the total.** Many regular travellers stick to 180 days.

Whether backpacking in Asia or renting an Italian villa (now we're really envious), in some countries, care can be limited, difficult to access or be questionable. It happens: Air Flight & Travel Accident Insurance will pay the Sum Insured in accidental death, dismemberment or loss of sight resulting from injuries received in an accident and transport your body home if death occurs while travelling. Emergency Medical Insurance will pay for medical and hospital treatment or services required due to an unexpected sickness or injury which occurs while travelling, Air Ambulance or medical evacuation by commercial airline to an appropriate medical facility or to return home for

necessary treatment. Medical Assistance provides referral to physicians, hospitals and medical case management for insured persons in need of emergency medical care until it's safe for them to be repatriated (brought) home.



**Travel Accident:** 100% of Sum Insured in case of death or loss of two or more limbs or sight of both eyes, 50% of Sum Insured in loss of one limb or sight of one eye.

**Personal Money:** Theft or loss of personal money, up to Sum Insured.

**Travel Delay:** Hotel and meal expenses if departure of common carrier is delayed for at least 12hrs. Additional cost of transportation for an alternate route to attend a wedding, sporting event or conference planned.

**Cancellation/Interruption** insurance can include, Death/Sickness/Injury, Jury Duty or being subpoenaed as a witness, Transfer by Employer, Travel advisory by Canadian government, Being Called to Emergency Service, Involuntary loss of permanent employment, Death or hospitalization of host, Principal residence uninhabitable, Cancellation or a business meeting due to sickness, injury or death of the person you intend to meet, Refusal of a visa application, Complications or pregnancy in first 31 weeks, Diagnosis of pregnancy when trip is scheduled within 9 weeks of date of delivery, Cessation of operations by travel supplier, Delay due to weather conditions, Quarantine or hijacking, Delay of the vehicle in which you are travelling or delay of common carrier. This insurance will reimburse your prepaid travel expenses if your trip is cancelled due to death, injury or sickness if it's you, your travelling companion or immediate family member.

#### **Have Guests?**

A Visitors to Canada Emergency Plan covers almost anything that could befall your guest: with Emergency Hospital/Medical, Prescription Drugs, Medical Equipment, Emergency Dental Treatment, Paramedical Services, Ground Ambulance, Visit to Bedside, Accommodation & Meals, Repatriation, Identification of Remains, Emergency Return Home.

**Canadians:** get consulate information for the countries you'll visit <https://travel.gc.ca/assistance/embassies-consulates>. Emergency? Contact Global Affairs 613-996-8885 (collect if needed), [sos@international.gc.ca](mailto:sos@international.gc.ca). For an emergency in North America, 1-888-949-9993.

**Note:** if your medical situation and/or drugs have changed within 90 days of travel, you must declare this as coverage could be voided.

**Medical Expenses Emergency:** Hospital, Dental Treatment, Medical, Ground Ambulance, Prescription Drugs, Medical Evacuation, Medical Equipment, Paramedical Services.

**Other Eligible Expenses:** Accommodation and Meals, Visit to Bedside, Return & Escort of Children, Return of Travelling Companion, Repatriation, Identification of Remains, Vehicle Return, Hospital Confinement Allowance.

**Baggage/Personal Effects:** Loss, theft or damage to baggage/personal effects, Emergency purchase of essential items due to bag delay or misdirection. This insurance gives coverage against loss, theft or damage while travelling. Baggage Delay will pay for expenses incurred to buy essential items of personal clothing and toiletries if luggage is delayed from arriving at your destination for more than 12hrs. A very small number of checked bags are lost or delayed; put your airline's baggage tag on the outside with your phone numbers and address. Put your contact information inside each bag. With increased security, you might have to open your bags so have your key out or use a TSA-approved lock (screeners use TSA keys to open, combo TSA locks have a keyhole). If the lock is not TSA-approved, it can get cut open in a spot check: if so they'll put in a card explaining the procedure.

#### **Car Insurance**

Some 95% of travellers to Florida book cars through us so we've got lots of experience. Our Rental Car Physical Damage insurance provides up to \$50,000 for loss of or physical damage of your rental; Rental Vehicle Damage coverage pays for loss due to damage, fire or theft of the rental vehicle. **Tip:** when you check in, clerks might try to persuade you to buy insurance as they make \$\$ on upgrades. Don't; the minimum state insurance applies and you also might have coverage in your credit card agreements. Discuss coverage with your counsellor. If renting mopeds, you're not covered unless you hold a valid Canadian driver's license. **Tip:** if asked to take "loss damage waiver" (not technically insurance) even though you might have verbally denied it, check before you sign an electronic tablet or check a box (it's easy to confuse what's meant ...waiving insurance or rights to insurance?).

#### **What's With the Weather?**

Natural disasters such as floods and earthquakes are increasing and strife or war can unsettle even the most intrepid traveller. If weather conditions cause carriers to be delayed for at least 30% of an insured trip, you can be reimbursed for prepaid arrangements (conditions apply). If staying long or in areas with strife, register at Global Affairs <https://travel.gc.ca/travelling/registration>. In rare cases, consular officials assist in removing Canadians, one reason to travel at all times with a passport (a requirement in France) and give your itinerary/contact info to family/friends at home. We constantly monitor world travel: during 2009's swine flu, our counsellors rebooked numerous visitors headed to Mexico (including entire wedding groups). Your counsellor can advise you of destination issues; also check official tourism websites and Canada's *Travel Reports & Warnings* <https://travel.gc.ca/travelling/advisories>.

In any emergency, be assured airlines and those working in the travel industry do their best and work together to get Canadians home (or offer alternatives to those about to travel). While there's no legal responsibility, Canadian package tour operators have a long history of flying clients out of areas in distress (sending 10 planes to a country with hurricane predictions). Some resorts even offer "hurricane guarantees" to compensate for visits spoiled due to weather. Travel legislation does not require goodwill, compensation, nor out-of-pocket expenses.

#### **Going Diving?**

Underwater activities involving self-contained underwater breathing apparatus are not covered unless you have an open water diving certificate. Many people assume because they signed up to be "certified" at a destination they'll be insured—not true.

#### **Our 24/7 Emergency Service**

We constantly survey airlines, local tour companies and hotels to ensure they meet our customer service standards, so don't let a problem ruin your holiday. Nearly all issues can be handled quickly on site—first seek help from the venue's local staff. Otherwise, call our Emergency Travel Service at **1-888-551-1181**. Deposits are non-refundable and non-transferrable. Schedule changes can occur and airlines and tour operators have the right to change flight and/or tour times, alter, combine services or substitute accommodations. Your counsellor will work with you to ensure you receive information as soon as possible and ensure satisfaction. See your brochure and ticket terms and conditions.

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[www.maritimetravel.ca](http://www.maritimetravel.ca)