

an agreement in writing that you are covered for these conditions. Otherwise, you could find your claim "null and void" under a pre-existing conditions clause.

- ❖ Covers premature births and related neonatal care.
- ❖ Allows for cash advances if a hospital accepts only cash in advance.
- ❖ Pays for the preparation and return to Canada of your remains should you die while travelling.

Carry details of your insurance with you. Also, tell your travel agent, a friend or relative at home and your travelling companion how to contact your insurer.

Get a detailed invoice from the doctor or hospital before you leave the country. There is nothing more frustrating than trying to get the proper paperwork from thousands of kilometres away.

Remember to always **submit original receipts** for any medical services or prescriptions you received while travelling abroad. Most insurance companies will not accept copies or faxes.

Consider Purchasing Other Insurance

Lost luggage, theft of your purse or wallet, or flight cancellations can happen to you. These annoyances can cause major disruptions when they take place in a foreign country. Think about purchasing a travel insurance package that will compensate you for these inconveniences.

Travelling by Car?

Keep in mind that each country has its own driving regulations. You may be required to obtain an international driver's license or additional insurance. Be sure to learn the local rules of the road before you get behind the wheel. In some countries, the driver may be detained and questioned by the police even though only material damages (such as a fender-bender) have occurred. Country-specific insurance

must be purchased for travel by car to Mexico and Central America. This is usually available at border crossings.

Money Matters

Canadian currency and travellers' cheques in Canadian dollars are not always widely accepted. Before you leave Canada, consult a bank or a foreign currency agent to find out the most appropriate currency to carry. Travellers' cheques in the appropriate currency or in U.S. dollars are often the safest and most convenient option. It's a good idea to have a small amount of the local money on hand when you first arrive — unless, of course, the importation of local currency is a crime. There may be restrictions on taking money in and out of the country. Check with the foreign embassies or consulates in Canada or with your travel agent about currency regulations in countries you plan to visit.

Don't rely exclusively on banking machine cards or credit cards. They won't necessarily be honoured universally.

Women Travelling Solo

Unfortunately, a woman travelling alone can face some unwanted problems, including sexual overtures. If you're travelling by yourself, either for business or pleasure, keep in mind the following precautions:

- ❖ Women are often targeted for street crime. Be extra-vigilant when you're out by yourself. Stay in well-lit, safe areas where there are other people.
- ❖ Dress appropriately and don't wear expensive jewellery or flash large sums of money.
- ❖ Make sure your hotel is sensitive to your needs. Ensure that no secondary room key will be given to **anyone**, even if they say they're travelling with you. If possible, ask for a room close to the elevator and ask the bellhop to check your room before you enter. Ensure that the locks on your windows and doors are working properly and that the