

If you have been in a malarial area and develop fever during the first year after your return (especially in the first two months), see your doctor immediately and remind him or her that:

- antimalarial pills do not guarantee protection against malaria; and
- malaria must be ruled out by one or more thick and thin blood film examinations.

### **Supplemental Health Insurance**

**Do not rely on your provincial health plan to cover the total cost if you get sick or are injured while you are abroad.** At best, your health plan will cover only a portion of the bill. **It is your responsibility to obtain and understand the terms of your supplementary insurance policies.** Some credit cards offer their holders health and travel insurance. Do not assume the card alone provides adequate coverage.

Be sure to ask whether your policy:

- Has an in-house worldwide emergency hotline you can call if you are in trouble. Find out whether it is open 24 hours a

day, seven days a week; whether the operators are multi-lingual; and whether nurses or physicians are on staff.

- Pays foreign hospital and related medical costs and, if so, whether it pays up front or expects you to pay and be reimbursed later.
- Provides for your medical evacuation to Canada.
- Pays for any required medical escort (doctor/nurse) to accompany you back to Canada.
- Excludes pre-existing medical conditions. If such conditions exist, notify your insurance company and get an agreement in writing that you are covered for these conditions. Otherwise, you could find your claim "null and void" under a pre-existing condition clause.
- Covers premature births and related neonatal care.
- Allows for cash advances if a hospital accepts only such payment.
- 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 always to **submit original receipts** for any medical services or prescriptions you received while travelling abroad. Most insurance companies will not accept copies or faxes.

### **Other Insurance**

Individual personal medical insurance for those working outside Canada, with both occupational and non-occupational coverage, is available. These plans consist of full accident and sickness coverage, including emergency medical evacuation and war risk. There is no requirement to maintain a government health insurance plan. Coverage is available to both the contracted person and his or her dependants. You may wish to refer to the advertisement from Telfer International Inc. for further information on this type of insurance coverage (e-mail address: [info@telferinsurance.com](mailto:info@telferinsurance.com)).

Lost luggage, theft of your purse or wallet, or flight cancellations can happen to you. These annoyances may cause major disruptions when they take place in a foreign country. Consider purchasing a travel insurance package that will compensate you for such 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 licence 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 police even though only a minor collision (such as a "fender bender") has occurred. Country-specific insurance must be purchased for travel by car to Mexico and Central America. This is usually available at border crossings. For specific information on driving in the United States or Mexico, consult DFAIT's booklets *Crossing the 49th or México: ¿Qué pasa?* (for details on how to order these publications, see "For More Information").