

### **Malaria**

If you have been in an area where malaria occurs and you develop a fever during the first year after your return (especially in the first three months), seek medical attention immediately. Inform the doctor about your travel history and remind him or her that antimalarial pills do not guarantee protection against malaria. To rule out malaria, a blood test must be performed.

### **Supplemental Health Insurance**

Do not rely on your provincial health plan to cover costs 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 multilingual; 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 the nearest place with proper medical care or to Canada.
- Pays for any required medical escort (doctor/nurse) to accompany you during evacuation.
- 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 a 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

«Ils ont pris tout mon argent,  
monsieur l'agent !»

“Sie haben mir mein ganzes Geld  
abgenommen, Herr Polizist.”

“Se llevaron todo mi dinero,  
señor policía.”

“They took all my cash, officer.”



Don't take chances. Protect your vacation money with American Express® Travellers Cheques®. Pick them up at any Scotiabank branch before you go.

[www.scotiabank.com/travel](http://www.scotiabank.com/travel)



**Travellers  
Cheques**

™Trademark of The Bank of Nova Scotia.  
®Used under license by American Express Company.  
Copyright © Amex Canada Inc., 2002