

ATTENTION

Working anywhere outside Canada without the right insurance is risky.

Telfer International, with over 30 years' experience insures Canadians working anywhere outside of Canada, including the U.S. We provide complete, medical coverage including occupational and war risk.

Contact us and we will be pleased to outline our protection's strength and versatility.

Telephone: (514) 284-2002 • Fax: (514) 284-3203
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www.telferinc.com



TELFER

Our protection goes a long way

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 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 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 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. Your provincial government health insurance plan cannot be maintained after you have lived outside the province for a period of time. This period varies depending on your province of residence. Coverage is available for both the contracted person and his or her dependants. (See the ad from Telfer International Inc. for further information.)