

- Will the insurer provide a cash deposit in advance if a hospital requires it?
- Does the insurance cover costs associated with a death abroad, including the return of remains to Canada?
- Does the insurer maintain a service centre that is open 24 hours a day, seven days a week?

Always carry a copy of your insurance policy with you, along with the telephone contact numbers of the insurer's service centre. This information should also be left with a friend or relative at home. If you receive medical attention, obtain a detailed invoice from the doctor or hospital.

When you arrive in the country in which you will be working, make a point of locating the nearest reputable clinic/hospital. Don't wait for an emergency: it may be too late! The local Canadian mission will be able to provide information on clinics/hospitals (for a list of missions, consult DFAIT's publication *Bon Voyage, But...*).

It is unlikely that your existing health insurance in Canada will

provide coverage while you are overseas. Remember that, when you return to Canada, there is a three-month waiting period before your provincial health insurance becomes effective.

### Other Insurance

Planning to drive while abroad? Keep in mind that most countries have laws that require drivers to have adequate insurance.

Personal insurance is important, too. There are companies in Canada that will sell you insurance no matter where you are going to be. Where possible, purchase your insurance from one of these companies, as their procedures may be more familiar to you.

It is possible that the company employing you overseas will make arrangements for health and other types of insurance for you. However, rather than making this assumption, check with the company's human resources department to find out your status and coverage. If you are not totally covered, take the necessary steps to rectify this. Also, if you are accompanied by a spouse, partner or children, find out the status of their coverage — they may not be included in your policy.