

- \* Provides for medical evacuation to Canada or the nearest location with appropriate medical care.
- \* Pays for a medical escort (doctor or nurse) to accompany you during evacuation.
- \* Covers pre-existing medical conditions (get an agreement in writing that you are covered).
- \* Covers premature births and related neonatal care, if needed.
- \* Pays for the preparation and return of your remains to Canada if you die while abroad.
- \* Covers emergency dental care.
- \* Does not exclude any countries or regions you intend to visit.

**Carry details of your insurance with you.** Also, tell your travel agent, a friend or relative at home, and a 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. Always remember to **submit original receipts** for medical services or prescriptions received abroad. Most insurance companies will not accept copies or faxes. **Keep a copy of the submitted documents** for your files.

#### EXTENDED STAY ABROAD

Your provincial or territorial health insurance plan will become invalid if you live elsewhere beyond a certain length of time. Personal medical insurance is available for those working, studying, or living outside Canada for an extended period. Coverage is available for both the contracted individual and dependants. These insurance plans consist of full accident and sickness

coverage, including emergency medical evacuation and war risk. Many companies have changed their terms and conditions related to terrorist acts, war, and civil unrest. Check with your insurer before you leave Canada.

#### OTHER INSURANCE

You may also want to purchase a travel insurance package that includes flight cancellation, trip interruption, and/or lost luggage coverage. Doing so can prevent major disruptions and additional costs. Again, check the terms and conditions of these policies.

#### TRAVELLING BY CAR

Keep in mind that each country has its own driving regulations. In some countries, a driver may be questioned and/or detained by police following even a minor accident. You may be required to obtain an International Driving Permit and/or additional insurance to drive a vehicle in another country. For further information, consult our Country Travel Reports or the Canadian Automobile Association.

#### MONEY MATTERS

Canadian currency and traveller's cheques are rarely accepted abroad. Before you leave Canada, consult a bank or foreign currency agent to find out the most appropriate currency to carry.

It is always a good idea to have a small amount of local currency on hand when you arrive, unless importing local currency is a crime. There may be restrictions on the amount of money you can take into or out of a country. Check currency regulations with your travel agent or the country's embassy or consulate in Canada.

Be aware that your debit or credit card may not be accepted abroad. Check with your bank for information on ATM services in other countries.

Before departure, make arrangements to obtain additional funds if needed. Foreign travel is often more expensive than expected.

#### WELL ON YOUR WAY

The Government of Canada has developed a new safe-travel publication, entitled *Well on Your Way*, to help you protect your health while abroad. It includes essential information on understanding travel-health risks; taking preventive measures before, during, and after international travel; coping with a health emergency abroad; and obtaining consular services in the event of a health emergency.

To order your booklet today, call 1-800-267-8376 (in Canada) or 613-944-4000 or download a copy at [www.travel.gc.ca](http://www.travel.gc.ca).

