

may be limited depending on your account access privileges (Interac, PLUS, etc.). Despite these difficulties, do not carry large amounts of cash.

No limit is placed on the amount of money that travellers may legally take into or out of the United States. However, if on any occasion you carry more than US\$10,000 in monetary instruments (such as U.S. or foreign coin, currency, traveller's cheques, money orders, and negotiable instruments or investment securities in bearer form) into or out of the United States, or if you receive more than that amount while in the United States, you must file a report (Customs Form 4790) with U.S. Customs. Failure to comply can result in civil and criminal penalties, including seizure of the currency or monetary instruments.

#### **Supplemental Health Insurance**

Do not rely on your provincial health plan to cover costs if you get sick or are injured while you are outside the country. 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 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.