

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. Check to see 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 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 to always **submit original receipts** for any medical services or prescriptions you received while travelling abroad. Most insurance companies will not accept copies or faxes.

Ingle Life & Health Assurance offers a broad selection of products and services. You may wish to refer to their advertisement on the inside

back cover or call them at 1-800-387-4770 for more details.

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. There is no requirement to maintain a government health insurance plan. Coverage is available to both the contracted person and his/her dependants. You may wish to refer to the advertisement from Telfer International Inc. on page 17 for further information on this type of insurance coverage (e-mail address: info@telferinsurance.com).

Lost luggage, theft of your purse or wallet, or flight cancellations can happen to you. These annoyances can cause major disruptions when they take place in a foreign country. Consider purchasing a travel insurance package that will compensate you for such inconveniences.

Travelling by Car?

Keep in mind that each country has its own driving regulations. You may be required to obtain an international driver's licence or additional insurance. Be sure to learn the local rules of the road before you get behind the wheel. In some countries, the driver may be detained and questioned by the police even though only a minor collision (such as a "fender-bender") has occurred. Country-specific insurance must be purchased for travel by car to Mexico and Central America. This is usually available at border crossings. For specific information on driving in the United States or Mexico, consult DFAIT's booklets *Crossing the 49th or México: ¿Qué pasa?* (see page 30 for details on how to order these publications).

Money Matters

Canadian currency and traveller's cheques in Canadian dollars are not always widely accepted. Before you leave Canada, consult a bank or a foreign currency agent to find out the most appropriate currency to carry. Traveller's cheques in the appropriate currency or in U.S. dollars are often the safest and most convenient option. It is a good idea to have a small