

Some medications that are sold over the counter in Canada are illegal or require a prescription in other countries. Find out whether your medication is legally available in the country you plan to visit. For travel to some countries, obtaining a note from your doctor that states the medical reasons for your prescription and the recommended dosage is also encouraged.

If you need syringes for a medical condition such as diabetes, it is very important that you take along an appropriate supply. As well, you should carry a medical certificate that shows they are for medical use.

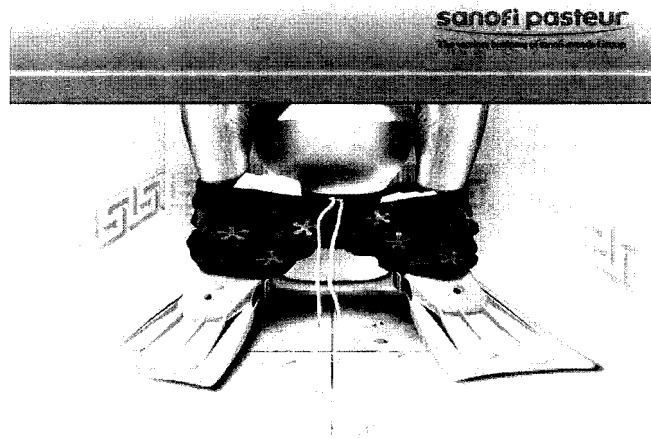
Supplemental Health Insurance

Do not rely on your provincial health plan to cover costs if you get sick or are injured while you are abroad. 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 supplemental travel insurance policies.

Some credit card companies offer their holders health and travel insurance. Do not assume that coverage is automatically included or that the card alone provides adequate coverage. Some companies require an additional premium to include travel coverage. Others require that you pay for your travel arrangements using that specific card. Verify the conditions, limitations and requirements before departure.

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; if 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 or nurse) to accompany you during evacuation. This can cost as much as \$100,000 without insurance.
- 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. This can cost as much as \$10,000 without insurance.



Travelling allows us endless opportunities to be exposed to new sights, sounds, smells, tastes, experiences and new people.

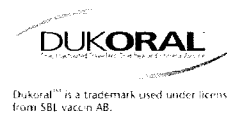
Did you know?

- ▲ Travellers' diarrhea is a common problem for Canadians travelling to a developing country
- ▲ During a two week trip, up to 50% of people will have one or more episodes of travellers' diarrhea
- ▲ An episode of travellers' diarrhea can last 3 - 5 days

Travellers' Diarrhea is usually caused by contaminated food.

The most common cause of travellers' diarrhea is food contaminated with bacteria called enterotoxigenic *E. coli* (ETEC). Travellers' diarrhea can also be caused by contaminated water.

In addition to the sage advice "Boil it, peel it, cook it ... or forget it!", a new, easy-to-take oral vaccine may also lower your chances of developing travellers' diarrhea while you are away.



Plan ahead – help protect against travellers' diarrhea

For more information visit us at www.travellersdiarrhea.com