

Keep a supply of insurance claim forms handy. Always carry a copy of your insurance policy with you, along with the telephone numbers of the insurer's service centre. This information should also be left with a friend or relative at home and a co-worker or friend in the country where you will be working.

If you pay for medical attention out of your own pocket, obtain a **detailed invoice** from the doctor or hospital. Most insurance companies will not accept copies or faxes. Keep a copy of the submitted documents for your files.

When you arrive in the destination country, make a point of locating the nearest reputable clinic or hospital. Don't wait for an emergency: it may be too late! The local Canadian government office will be able to provide information on clinics and hospitals (for a list of Canadian government offices abroad, consult the publication *Bon Voyage, But...*).

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, confirm that coverage applies to your accompanying spouse, partner and children, if applicable.

Regulations for Pets

If you are planning to take your pet overseas, call the host country's embassy or consulate accredited to Canada well in advance of your departure to obtain information on all the requirements. At a minimum, your pet will need a detailed health certificate and may need an import permit. Your pet may also be required to undergo a period of quarantine before or upon entering the country. When returning home, you will have to follow similar procedures and present a certificate stating that your dog or cat is currently vaccinated for rabies. For additional information on dogs and cats, or for information on other pets (which often require an import permit before they can return