



Malaria is endemic in some tropical regions. This disease is transmitted by insect bites and can have fatal or lifelong consequences. Find out how you can protect yourself from this disease.

You no longer need to have the International Certificate of Vaccination for your return to Canada. However, some countries may require it as proof of immunization before allowing you to enter.

If you require medical treatment, be sure to **bring all of the medication** you need for your entire stay abroad. Bring your prescription and carry your prescription drugs only in the original dispensary container. Some drugs available over the counter in Canada may require a prescription in other countries. Check with your pharmacist.

If you intend to stay abroad for a longer period, bring your prescriptions and make sure before you leave that the medication you need is available in the countries in which you plan to stay.

Insurance

An unexpected accident or illness while travelling, having to return to Canada early because of a serious problem at home or the disappearance of your luggage

could all translate into a ruined vacation. More importantly, it could cost you hundreds or thousands of dollars.

Many of these problems can be countered through the acquisition of good insurance coverage. There are three principal categories of insurance you may wish to consider.

Cancellation insurance protects you financially if you must cancel your trip or change your flight plans due to serious reasons such as the death or illness of a family member at home or in the case of civil or natural disturbances in the country you intend to visit.

Personal effects insurance covers the possessions that you carry with you when travelling and could protect investments such as an expensive camera.

Last, but perhaps most important, is health insurance. It is a common belief that medical misfortune may strike others, but never ourselves. If it does, you may be shocked to discover that medical bills of thousands of dollars may have to be paid before a hospital will release you or that proof of your ability to pay may be required even to be admitted.

You may also discover that the country you are visiting does not have the same level of medical expertise or facilities as we have come to expect in Canada and that a medical evacuation to another location is necessary.

Provincial health insurance plans have been unable to keep up with the rising cost of health care abroad and often cover only a fraction of the medical and hospital expenses you may incur.

It is advisable that you check with your insurance company to clarify what they will cover and, as necessary, supplement this plan through one of the many policies available to travellers. For more information on insurance coverage, call the Canadian Life and Health Insurance Association at 1-800-268-8099 (in Toronto: 777-2344).

Finally, don't leave home without the documents showing that you are covered by a provincial or private plan.