- 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; and

- pays for the preparation and return to Canada of your remains should you die while travelling.

Carry a copy of your insurance policy and a list of contact numbers when travelling. If possible, leave a second copy with a travelling companion or friend.

Before leaving Canada, ensure that any special medical needs you may have are available in the region where you will be staying.

Make sure you have adequate supplies of prescription drugs, eyeglasses and other medical necessities. Over-the-counter drugs are generally available in Mexico but, if you have special needs, it is wise to carry them with you.

Carrying a duplicate of your original prescription for medication and eyeglasses or contact lenses is recommended. If you lose them, they will be easier to replace.

Other Insurance

Some travellers' insurance packages also cover lost or stolen luggage and flight cancellations for medical or other reasons.

Drugs

There are serious penalties for the possession of illegal drugs in Mexico, and you should exercise the utmost caution when travelling. Never carry a package or luggage for someone else, unless