

- Does the insurance cover medical evacuation to the nearest place with proper medical care or to Canada, along with any required medical escorts?
- Does the plan offer fully insured evacuation and assistance services, or will you be required to absorb these costs?
- Are pre-existing medical conditions covered? If such conditions exist, notify the insurer and get an agreement in writing that you are covered for these conditions. Otherwise, you could find your claim "null and void." If pre-existing medical conditions are not covered, carefully consider the cost and availability of services related to your condition in the destination country.
- Does the insurance cover costs associated with a death abroad, including the return of remains to Canada?
- Does the policy cover return visits to Canada or other travel during your stay abroad? Would supplemental coverage be required?
- If you return to Canada, will the policy cover any necessary waiting period before your government plan is renewed, or will a separate plan be required?

Keep a supply of insurance claim forms handy. Always carry a copy of your insurance policy with you, along

## Assess Your Reasons for Leaving

Are you ready to live in a different culture?

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 friend or relative in the country where you will be retiring. 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 [www.voyage.gc.ca/alt/canoffices.asp](http://www.voyage.gc.ca/alt/canoffices.asp) or the publication *Bon Voyage, But...*).

### Other Insurance

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