Ask your health care provider to fill in the portion of the insurance questionnaire on pre-existing conditions to avoid future problems. For example, you may have a pre-existing condition, such as borderline diabetes or high blood pressure, that doesn't require you to take medication at this time. If you fail to indicate *all* pre-existing conditions on the form and then need the coverage while abroad, the insurance company may refuse to pay your hospital bills.

Always carry proof of your insurance coverage when travelling. Also, tell your travel agent, a friend or relative at home or your travelling companion how to contact your insurer.

If you receive medical care while travelling, get a detailed invoice from the health care provider or hospital before you leave the country. Nothing is more frustrating than trying to get the proper paperwork from thousands of kilometres away. Most insurance companies won't accept copies or faxes of receipts, but you should keep copies for your own files.

What to look for...

When assessing a travel health insurance plan, ask if it:

- provides continuous coverage before departure and after return;
- offers coverage renewable from abroad and for the maximum period of stay;
- has an in-house, worldwide, 24-hour/7-day emergency contact number in English or French and/or translation services for health care providers in your destination country;
- pays for foreign hospitalization for illness or injury and related medical costs (treatment for some injuries may exceed $250,000);
- provides coverage for doctor's visits and prescription medicines;
- provides direct payment of bills and cash advances abroad so you don't have to pay out of your own pocket;
- covers pre-existing conditions (get an agreement in writing that you're covered);
- provides for medical evacuation to Canada or the nearest location with appropriate medical care;