

Carry details of your insurance with you. Also, tell your travel agent, a friend or a relative at home and a travelling companion how to contact your insurer.

Get a detailed invoice from the doctor or hospital before you leave the country. There is nothing more frustrating than trying to get the proper paperwork from thousands of kilometres away. Always remember to **submit original receipts** for medical services or prescriptions received abroad. Most insurance companies will not accept copies or faxes. Keep a copy of the submitted documents for your files.

Extended Stay Abroad

Your provincial health insurance plan will become invalid if you live outside the province beyond a certain length of time. This period varies by province. Personal medical insurance is available for those working, studying or living outside Canada for an extended period. Coverage is available for both the contracted individual and dependants. These insurance plans consist of full accident and sickness coverage,

including emergency medical evacuation and war risk. Many companies have changed their terms and conditions related to terrorist acts, war and civil unrest. Check with your insurer before you leave Canada.

Other Insurance

You may also want to purchase a travel insurance package that includes flight cancellation, trip interruption and/or lost luggage coverage. Doing so can avoid major disruptions and additional costs. Again, check the terms and conditions of these policies.

Travelling by Car

Keep in mind that each country has its own driving regulations. In some countries, a driver may be questioned and/or detained by police following even a minor accident. You may be required to obtain an International Driving Permit and/or additional insurance to drive a vehicle in another country. For further information, consult the Country Travel Reports on our Web site or the Canadian Automobile Association.



Why is International Travel Insurance Required?

Here are 10 reasons to pack it in your luggage:

- 1.** Health insurance is one of the best investments you can make. Accidents or illnesses can happen to anyone, anywhere, anytime. All it takes is an unguarded moment or exposure to a harmful virus, and you or your family could be indebted for many years.
- 2.** Some hospitals will not admit you unless you have insurance or can pay up front, regardless of your medical condition.
- 3.** You cannot take medicare for granted when you work outside Canada, even for short periods. Your government health insurance plan (GHIP) will foot only a portion of the bills.
- 4.** Your GHIP may terminate after you have lived outside Canada for a certain period of time.
- 5.** With certain exceptions, when you return to Canada there will be a wait of up to three months before you can benefit again from your GHIP.
- 6.** A comprehensive travel insurance plan can help you leave a country, at no extra cost, in the event of a major medical emergency for which local facilities are inadequate.
- 7.** Travelling to a country where war or civil unrest is a concern may require specialized insurance to ensure full protection.
- 8.** Should you decide to extend a business trip to take a holiday, you may need additional coverage besides your employer's policy.
- 9.** Many people take advantage of being abroad to try new things. If you plan to participate in any hazardous activity—scuba diving, parachuting, rock climbing, hiking, alpine skiing, etc.—check the limitations of your insurance coverage first.
- 10.** Do not assume that your Canadian automobile insurance or the coverage purchased with your rental vehicle will provide adequate protection in the event of an accident or theft. Much of the coverage we take for granted in Canada is not available abroad. Make sure you know what coverage is in place before you drive.

Telfer International Consultants Inc.
www.telferinc.com

