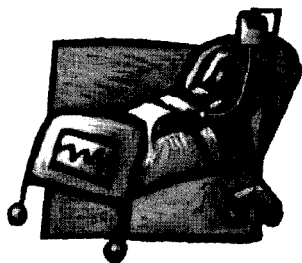


If you need syringes for a medical condition, such as diabetes, it is important to take along an adequate supply. You should also carry a medical certificate that shows they are for medical use.

Supplemental Health Insurance

Do not rely on your provincial health plan to cover costs if you get sick or are injured while abroad. At best, your health plan will cover only a portion of the bill. It is your responsibility to obtain and understand the terms of your supplementary travel insurance policy.

Some credit card companies offer their holders health and travel insurance. Do not assume that coverage is automatically included or that the card alone provides adequate coverage. Some companies charge an additional premium for travel coverage. Others require that you pay for your travel arrangements using that card. Verify the conditions, limitations and requirements before departure.

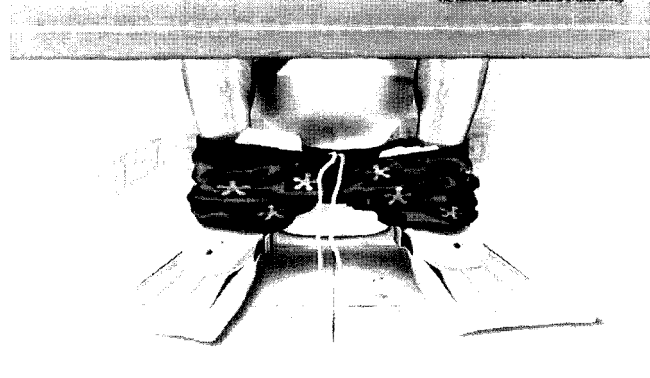


Be sure to ask whether your policy:

- Has an in-house, worldwide emergency hotline you can call if you are in trouble. Find out whether it operates 24 hours a day, seven days a week; if the operators are multilingual; and whether nurses or physicians are on staff.
- 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 medical evacuation to Canada or the nearest location with appropriate medical care.
- Pays for a medical escort (doctor or nurse) to accompany you during evacuation. This service can cost as much as \$100,000 if it is not included.
- Covers pre-existing medical conditions. Notify your insurance company and get an agreement in writing that you are covered for such 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 doctor or hospital requires immediate payment.
- Pays for the preparation and return of your remains to Canada if you die while abroad. Otherwise, this service can cost as much as \$10,000.

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Travelling allows us endless opportunities to be exposed to new sights, sounds, smells, tastes, experiences and new people.

Did you know?

- ▲ Travellers' diarrhea is a common problem for Canadians travelling to a developing country
- ▲ During a two week trip, up to 50% of people will have one or more episodes of travellers' diarrhea
- ▲ An episode of travellers' diarrhea can last 3 - 5 days

Travellers' Diarrhea is usually caused by contaminated food.

The most common cause of travellers' diarrhea is food contaminated with bacteria called enterotoxigenic *E. coli* (ETEC). Travellers' diarrhea can also be caused by contaminated water.

In addition to the sage advice "Boil it, peel it, cook it ... or forget it!", a new, easy-to-take oral vaccine may also lower your chances of developing travellers' diarrhea while you are away.

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Plan ahead - help protect against travellers' diarrhea

For more information visit us at www.travellersdiarrhea.com