

Some medications that are sold over the counter in Canada are illegal or require a prescription in other countries. Find out whether your medication is legally available in the country you plan to visit. For travel to some countries, it is advisable to obtain a note from your doctor, stating the medical reasons for your prescription and the recommended dosage.

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 indicates the syringes 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.



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 website or the Canadian Automobile Association.

