

frustrating than trying to get the proper paperwork from thousands of kilometres away. Remember always to **submit original receipts** for any medical services or prescriptions you received while travelling abroad. Most insurance companies will not accept copies or faxes.

Other Insurance

Your provincial government health insurance plan cannot be maintained after you have lived outside the province for a period of time. This period varies depending on your province of residence. Individual personal medical insurance for those working outside Canada, with both occupational and non-occupational coverage, is available. These plans consist of full accident and sickness coverage, including emergency medical evacuation and war risk. Coverage is available for both the contracted person and dependants (you may wish to see the Telfer International ad for more information).

Lost luggage, theft of your purse or wallet, or flight cancellations can happen to you. These annoyances may cause major disruptions when they take place in a foreign country. Consider purchasing a travel insurance package that will compensate you for such inconveniences.

Travelling by Car?

Keep in mind that each country has its own driving regulations. You may be required to obtain an international driver's licence or additional insurance. Be sure to learn the local rules of the road before you get behind the wheel. In some countries, the driver may be detained and questioned by police even though only a minor accident has occurred.


Country-specific insurance must be purchased for travel by car to Mexico and Central America. This is usually available at border crossings. For specific information on driving in the United States and Mexico, consult our booklets *Crossing the 49th* and *México: ¿Qué pasa?*

Money Matters

Canadian currency and traveller's cheques in Canadian dollars are not always accepted. Before you leave Canada, consult a bank or foreign currency agent to find out the most appropriate currency to carry. It's always a good idea to have a small amount of the local currency on hand when you first arrive, unless the importation of local currency is a crime. Check with the foreign embassy or consulate in Canada or with your travel agent about currency regulations in the country you plan to visit. Traveller's cheques,

Travel Tips

Provided by American Express



- **Purchase American Express® Travellers Cheques. They are accepted worldwide and can be refunded — cash can't.**
- **Sign all your Travellers Cheques immediately, but do not countersign them until you use them.**
- **Consider Cheques for Two™, available in US dollars, if you are travelling with a companion. They can be used by both travellers but only one signature is necessary on a Cheque.**
- **Divide your Travellers Cheques and cash up so there is less risk of losing them all.**
- **Know how the exchange rate affects your funds.**
- **Check what the ATM withdrawal fees are before you leave.**
- **Safely store away credit cards that you won't need on your trip.**
- **Track purchases by keeping your receipts.**

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such as those issued by American Express, in the appropriate currency or in U.S. dollars are often the safest and most convenient option. To ensure that traveller's cheques are accepted in the country you plan to visit, call American Express at 1-800-221-7282.

Do not rely exclusively on bank machine cards or credit cards. They are not necessarily honoured internationally.

Canadian Taxation Status

If you are living or travelling abroad but maintain residential ties in Canada, you are usually considered a factual resident of Canada for

taxation purposes. However, there may be other factors involved, so review your situation with the Canada Customs and Revenue Agency before you leave in order to avoid surprises. The CCRA publication *Canadian Residents Abroad* provides excellent information.

The CCRA's International Tax Services Office processes income tax returns for factual residents, non-residents and deemed residents of Canada, including Canadians posted overseas. It also provides general assistance by telephone, correspondence and counter service, and looks after all non-resident tax withholding accounts.