

# 7 TIPS about Travel Insurance for Canadians

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Health Insurance

Canadians know to buy health insurance when travelling outside Canada. With the potential financial risk being thousands of dollars per day for hospitalization, we 'get it' that it is not worth the gamble to go without. But, do we know what we are buying, and is our peace of mind well informed?

**Oh that buying insurance were as simple as buying lemonade from the nice kid down the street.**



We certainly don't need to go far to buy travel insurance, and an online search for it will generate pages of 'results.' But while promotional materials and quick means of 'buying now' appeal to our desire to keep the purchase *refreshingly* simple, the matter of choosing wisely requires that we get beyond the sales brochure and advertisements, and do what it takes to be an informed consumer. Here are seven valuable tips drawn from over 20 years of experience in travel insurance.

**TIP 1 – Don't assume that you are eligible for coverage.** Eligibility criteria are **not** always included on the application form or promotional brochure, and it is not always feasible to cover the criteria verbatim over the phone. Ask for a copy of the eligibility criteria. Certain health conditions or treatments trigger ineligibility to buy a given policy (whether one expects coverage for said condition or not) and eligibility criteria differ by insurance company, product, and even age of the applicant.

**TIP 2: Re: Pre-Existing Medical Conditions:** All travelers, and especially seniors, should take special care to understand policy terms regarding prior medical history. One can feel great and be medically fit to travel according to one's doctor, and yet be faced with insurance implications due to health history. Within the same travel plan, the policy terms can differ according to age, trip length, and classification of medical condition. Some policies will exclude pre-existing conditions no matter how stable. Most plans for Canadian travelers cover an unexpected emergency relating to a pre-existing medical condition IF that condition met a defined 'stability requirement; **but take note:** in such plans an existing medical condition must meet the insurance company's definition of 'Stable' for a required number of days immediately prior to EACH travel date. A medical change occurring between purchase date and a future travel date can affect coverage, even on multi-trip annual plans. What constitutes a medical change? It can be a bout of new or worsening symptoms, the need for medical consultation (other than a routine check-up), a change in treatment/medication, or having a medical test (or test results) pending on the return from your trip. Get the full story about coverage of pre-existing conditions, select the plan with the best possible terms, and inquire with your insurance provider if concerned about how a 'medical change' affects coverage on your next trip.

**TIP 3 – All destinations are not alike.** Most Canadian travel policies cite exclusions relating to risks identified in travel warnings published at the Foreign Affairs and International Trade Canada Website. **Look up your destination at [travel.gc.ca](http://travel.gc.ca).**

**TIP 4 – Aim for *seamless* insurance for as long as you will need it, and avoid having to buy an extension after departure.** Why? Because, pre-existing condition exclusions typically re-set on the effective date of the extension policy, meaning that an injury or illness first occurring during the original policy period may not be covered in the extension policy. Those with annual multi-trip plans who have a trip that will exceed the maximum number of days covered on the annual plan should buy ‘top-up’ or ‘extension’ coverage *before* departing Canada, and with the same company that issued the annual plan.

**TIP 5 – For frequent cross-border travel, a Multi-Trip Annual Plan offers the best value.**

**TIP 6 – To reduce your insurance premium, increase the policy deductible.** Are you content to self-insure for up to \$1,000 or even \$5,000 of emergency medical expenses? If so you can lower your premium significantly by taking a high deductible.

**TIP 7 – If you won’t have Canadian Provincial Health Coverage during your trip** then you’ll need to shop for a ‘stand-alone’ type of medical insurance, not one designed to supplement Provincial Health.

Read the (boring) policy terms & conditions, ask questions, and disclose your concerns. **Spend a little extra time on your insurance and enjoy more reliable peace of mind.**

***Now for something refreshing...we are here to help!***



We are independent brokers specializing in medical insurance for people travelling or residing outside their home country, and we access plans from multiple insurance companies in the Canadian and global marketplace. Our clients are:

- Well advised.
- Offered a range of options.
- Equipped for successful use of their insurance.
- Supported at time of claim.

*”... it was a pleasant surprise to see someone who was knowledgeable about the various insurance products, but more importantly, had the patience to understand my case, speak with me at leisure and then provide options on the way forward.”*  
- DCIS Client



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