

Ottawa Journal by David Tilson MP ? Travelling abroad this winter? Make sure you're insured

Cooler temperatures and the first signs of snow in the air often have us thinking about escaping the winter season to warmer climates.

Planning a winter escape can be exciting; however, there are many things to take into consideration. One very important thing is travel insurance. Everyone should have this when travelling abroad, even if it's just a day trip across the border to the United States. Unfortunately, we never know what may come up and by thoroughly researching and purchasing the best travel insurance we can, we will have peace of mind that we're prepared for anything, making a winter escape as enjoyable as possible.

When making your travel arrangements, it is advisable to purchase the best travel insurance you can afford and to purchase it before you leave Canada. You should ensure it includes health, life and disability coverage to prevent you from incurring considerable expenses later on, such as costs associated with hospitalization or receiving medical treatment outside of Canada. If you're going to be flying, it is advisable that the insurance you purchase covers such things as flight cancellation, trip interruption, loss of luggage and document replacement. Taking such steps will save you frustrating delays and unforeseen costs later on. If you'll be travelling by car, it is advisable to ensure you have driver and vehicle coverage, should you be in an accident abroad.

Travel insurance may be purchased through your travel agency, insurance broker or through your employer's insurance provider. Credit card companies may also provide travel and health insurance to their customers. However, whether you purchase your travel insurance from your credit card company or through your travel agency, it is essential that you fully understand the eligibility requirements; terms and conditions; limitations; restrictions; and any exclusions of the insurance policy.

Do not assume that your Canadian insurance (i.e. Ontario Health Insurance Plan or OHIP) is valid outside of Canada. OHIP or other provincial/territorial health plans may not cover anything or a just a minimal amount of expenses if you become ill or are injured outside of Canada. For residents of Ontario, visit the Ministry of Health and Long-Term Care's website at www.health.gov.on.ca to learn more about OHIP's coverage outside of Canada.

It is also important to note that in some countries, it has been said that hospitals and clinics have refused to provide medical treatment to those who were injured or ill because they did not possess sufficient health insurance or funds to pay for treatment. Alternatively, if a hospital or clinic outside of Canada does provide medical treatment to you without having travel health insurance, you may find yourself in debt for a very long time trying to pay for those costs associated with illness or injury. Furthermore, the government of Canada will not cover the cost of your medical bills.

Another important thing to keep in mind when researching and purchasing your travel insurance is to always check the government of Canada's Country Travel Advice and Advisories (<http://travel.gc.ca/travelling/advisories>) at least twice when planning your trip and again before you leave. It is important to do this because a Travel Advisory issued for your destination may impact your travel health insurance or initiate your trip cancellation insurance. Be sure to understand all terms and conditions listed in your policy with respect to Travel Advice and Advisories issued by the government.

When researching travel insurance, it's also important that you're satisfied the policy you're selecting meets your needs and that you take the time to verify all terms, conditions, limitations, exclusions and requirements before you leave Canada. Always ask questions, such as whether the plan covers pre-existing conditions. Another question is to confirm whether the plan will cover the cost of medical evacuation to Canada or to the closest location for medical treatment and for a medical care provider to travel with you to that location. Another consideration is to ensure the plan clearly explains deductible costs and that it also covers the preparation and return of your remains to Canada, should you die while outside of Canada.

There are many important things to consider when purchasing travel insurance. However, by carefully and thoroughly researching travel insurance plans and selecting one that covers all of your needs, you can travel with ease and be sure to enjoy your winter escape.

For information, visit <http://travel.gc.ca>

