

Travel with Peace of Mind

A short trip across the border or a trip of a lifetime can become a nightmare without the proper Travel Insurance. **Contractual exclusions** can leave you high and dry!

Let an insurance expert worry about your coverage so you can travel with peace of mind.

Here are some common exclusions to watch out for:

Vehicle accidents

- ◆ As a driver, passenger or even as a pedestrian, most travel insurance companies leave it to the SAAQ to pay for medical claims incurred as a result of a vehicle accident. However, did you know that it sometimes takes years to get paid by the SAAQ? Did you know that the SAAQ does not cover air ambulance evacuation or even a regular ambulance along with many other medical costs related to the accident?

Out-of-Country coverage for students

- ◆ Most policies only cover during the time the student is attending class. They do not provide coverage during the summer break. What if your child needs coverage 365 days per year?
- ◆ Not all insurers will top-up your Group Insurance. In other words, they will not start to cover you after your Group Insurance travel period expires. They insist you take coverage from day 1, therefore costing you more.

Group Insurance Travel Insurance

- ◆ Not all policies cover trips relating to business travel.

Outdoors activities

- ◆ Scuba diving, rock climbing, canoeing, rafting, cavern exploration etc., are usually excluded. Some of these are very common activities on vacation. Make yours covered.

Credit Card Trip Insurance

- ◆ These have very limited coverage and sometimes have a high deductible. Be vigilant.

Other coverages offered by Vézina & associates inc.:

- ◆ Visitors to Canada - for your friends and family visiting Canada

- ◆ Waiting period for RAMQ coverage - during the 3 month waiting period for immigrants
- ◆ Snowbirds to age 90 (simplified medical questionnaire – 5 questions)
- ◆ Annual policies - allow you to travel as many times as you desire
- ◆ Trip cancellation - in case you've paid for your trip but cannot leave for various reasons
- ◆ Trip interruption – if you need to come home during your trip for various reasons.

Here are a few examples of claims paid for by Travel insurance:

Trip Cancellation

66-year-old Dorothy was scheduled to depart for a week-long holiday to New York. The day before departure, hurricane Sandy hit the east coast, closing down the airports, causing Dorothy to cancel her trip.

Air plane Ticket....	\$1,031.14	Pre-paid Theatre Tickets.....	\$576.00
Accommodation....	\$1,224.00	Amount reimbursed by Insurer..	\$2,831.14

Emergency Medical

49 year-old Rebecca was visiting family in California when she tripped and fell, injuring her arm. An ambulance was called and she was taken to emergency; she suffered a compound elbow fracture, as well as lacerations to her head and legs. Rebecca's elbow required immediate surgery. After three days, she was able to leave the hospital to stay with family until her scheduled return to Canada.

Hospital fees.....	\$149,845.02	Prescription Costs.....	\$41.06
Doctor Fees.....	\$14,832.88	Provincial Medical.....	(\$1,659.45)
Radiology Fees.....	\$1,799.11	Amount paid by insurer.....	\$166,557.89
Ambulance Fees.....	\$1,699.27		

Provincial Medicare plans will pay some of the costs associated with Emergency Care. However the amount is far from covering the entire cost. This leaves you liable for the remainder of the bill. Beware, the USA medical system is more expensive than anywhere in the world. Don't take any chances. No matter what activity you enjoy while traveling, purchase the right insurance and you will be prepared for the unexpected.

Vézina & associates inc. have the right solutions for you and your family members.

To obtain more information concerning your insurance and risk management requirements, we encourage you to contact your account executive at Vézina, whose knowledge enables them to offer you unsurpassed guidance for the choice of coverage that best meets your company's situation thereby protecting what counts most to you — the future of your company!