

10 things to consider when choosing travel coverage



- 1. Your government health plan coverage** — Government health plans may not cover all emergency medical expenses once you leave your home province/territory, and typically cover only a limited portion once you leave the country.
- 2. Your existing extended health care coverage** — If you have an extended health plan or if you purchased medical insurance while purchasing your flight, we advise you to find out exactly what these plans cover so you can ensure you are protected.
- 3. Where you are going** — Travel to some countries includes a heightened risk that something unfortunate may occur. This may be due to sanitation issues, political issues, weather etc. If the government has issued a travel advisory, your travel policy may not provide coverage. Always check travel advisories before you go.
- 4. Your current health** — Most travel plans do not cover health issues related to pre-existing health conditions. Always check your policy and know what you're covered for.
- 5. Who you are travelling with** — If something unforeseen happens, your travel insurance can cover the cost to reschedule, cancel your trip or come home early. You wouldn't be the first person to change a flight due to a sick child or parent.
- 6. Who you're not traveling with** — If you're traveling without your kids or aging parents, an emergency situation at home may mean you have to return suddenly. Again, consider purchasing trip cancellation/interruption coverage before you go.
- 7. What you are taking with you** — There is the chance that your luggage may be lost, damaged or delayed while travelling abroad. Baggage insurance protects the valuables you are taking with you.
- 8. What you're doing when you get there** — Does your visit to Switzerland include a back country ski tour? Are you biking across Japan? Ensure your travel insurance provides adequate coverage for any activities you are taking part in.
- 9. Do you speak the local language?** Pacific Blue Cross travel plans provide 24/7 medical travel assistance and we will refer you to interpreters. This is just one of the services provided through our Medi-Assist service.
- 10. How often you travel** — If you take two or more trips per year, it may be less expensive to buy a Multiple trip plan.

Single Trip plans are great for

- Young backpackers going on a trip for the summer
- People who take one annual vacation
- Students on exchange or studying abroad

Multiple trip plans are great for

- Cross-border shoppers and business travellers
- Families who vacation multiple times in one year
- Snowbirds who vacation/cruise regularly
- People who often take advantage of last-minute travel deals