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**Travel Secure**



## **THE PITFALLS OF TRAVEL INSURANCE**

*What travelers need to be aware of when buying Travel Insurance?*

1. Buying travel Insurance early does not lock in insurability. Many people think that if they buy their insurance early and then have a change in their health status that they are covered. Nothing could be farther from the truth. One change in medication or any medical investigation changes everything and must be declared or a future claim may be denied. Travel insurance coverage is all about a traveler's health on the actual day they leave and for each and every trip they take during the year.
2. A change in health can make an annual plan worthless for future trips. Just because someone buys an annual policy does not mean they are covered all year. A simple change in health could leave that condition uncovered for future trips. There are Future Insurability options offered in some plans, which will allow a person to travel even with a change in stability, but not all plans offer this option.
3. Should a traveler wish to come home early for whatever reason, if a claim has been made there is NO refund of unused days.
4. A traveler may not be able to top up or extend an annual or single trip if a claim has been made on the initial policy.
5. Travelers need to call the insurance company when going to the hospital. Some insurers have specific hospitals they want the insured to go to and if the traveler goes to another hospital, charges from that hospital may not be covered.

6. A pending test or investigation to be done at a later date can result in a claim being denied. Travelers must try to get back all test results, and avoid booking any tests till all their travel is complete. Failure to do so could result in a claim being denied.
7. Should an insurer decide to send a traveler home after an illness, the traveler should take the offer. Failure to do so will result in the insurer taking future coverage on that condition off the table.
8. After an emergency, plans cover one follow up visit to a physician or Hospital. It's important to note an insurer is not going to pay for ongoing visits, therapies or continuous follow-up.
9. Failure to disclose all conditions can lead an insurer to deny a claim for a totally unrelated disclosed condition.
10. Buy insurance prior to milestone birthdays. For instance before turning 70, 75, 80, 85 etc, travelers can lock in much lower rates by saving their age to get the better rates, even if their birthday is months before they are travelling. It's the traveler's age at time of application that counts.
11. It is important to understand how many days stability a plan requires. Typical plans can be 90, 180, or 1 year. There are plans that allow travelers to reduce the stability period to as little as 7 days by purchasing a rider at additional cost.

**This valuable information is provided by Travel Secure, a boutique broker of customized travel and health insurance. For additional information about any of the above issues, contact Martin Firestone, President or Christina Trudell, Sales Manager at 416 636-3575 or [christina@travel-secure.ca](mailto:christina@travel-secure.ca).**

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