

Snowbirds: read the fine print

Robin Ingle is a veteran of the travel-insurance business who has seen the business go through various cycles. The chairman of Ingle Insurance

acknowledges, "If you're over 80 and have pre-existing medical conditions, it's a bit of a minefield for the consumer."

Before purchasing, he advises snowbirds to have a broker or sales agent confirm in writing what's covered. That could include time away (most provinces provide 180 days, or in Ontario's case 212 days, out-of-province coverage), as well as the insured's age, medical conditions or prescription drugs (including Aspirin, if prescribed as a blood thinner) and whether they participate in certain sports or recreational activities.

For instance, several insurance policies require a PADI (Professional Association of Diving Instructors) certificate for anyone going scuba diving. Other plans exclude racing sports in which a vehicle exceeds 60 kilometres per hour.

"A lot of snowbirds are going to do aid projects, such as building houses, in foreign countries where there may be civil unrest. You have to make sure that will be covered because there are restrictions in policies if the Department of Foreign Affairs warns Canadians against going to a certain country," says Ingle.

Ingle points out that some insurance providers also exclude health-care coverage for travel to countries for reasons of natural disasters, insurrection, war, terrorism, or in some cases, the threat of biological or nuclear attacks.

Follow advice from the Travel Health Insurance Association of Canada, Ingle Insurance, Primelink Travel Medical Insurance, Tour+Med Travel Insurance and Medipac when you purchase travel medical insurance

The Travel Health Insurance Association of Canada recommends that when taking a cruise from a U.S. port, have Canadian travel insurance that coordinates with provincial or territorial health plans rather than the cruise line's insurance, which is designed for Americans.

Medipac, the exclusive partner of the Canadian Snowbird Association, suggests:

- Always read your Travel Insurance Policy (TIP), before making your purchase, and ensure you understand the coverage being offered as well as the policy limitations and exclusions.
- Before you purchase, ask about the assistance services – most assistance companies are disinterested third parties that route medical emergency calls to call-centre clerks, rather than to real doctors and nurses.
- Every TIP has limitations and conditions. Ensure you understand the Pre-existing Condition Clause of your TIP, and note that these conditions usually apply before your departure date, not when you bought the policy. If you purchase an annual multi-trip plan, these conditions apply to the departure date of each and every trip.

David Rivelis, senior vice-president of Windsor, Ont.-based Primelink Travel Medical Insurance, says with rising global health costs, health-insurance rates are expected to rise significantly later this year.

"The U.S. medical health care system is broken and Canadians travelling without proper protection find out too late that the cost to stay in a U.S. hospital could be

devastating financially for even a short-term stay," says Rivelis.

When travelling to the United States, Canadian travelers need to take every precaution to ensure they are adequately protected in the event of an illness or accident, he advises.

"Canadian travellers should only be thinking about fun, relaxing times while on vacation and not worry about going into debt if by chance they get sick or injured while out of province," says Rivelis.

Tour+Med Travel Insurance offers a list of situations that a travel insurance policy, not your government health plan, should cover while you travel:

- Coverage for eligible medical expenses
- Up-front payment of eligible medical expenses whenever possible
- 24-hour emergency medical assistance whenever you need help
- Paramedical service including chiropractor, osteopath, physiotherapist, chiroprapist or podiatrist
- Emergency dental treatment
- Expenses to bring someone to your bedside
- Extra expense for meals, hotel, phone calls and taxi
- Emergency evacuation, local and air ambulance and expenses to bring you home
- Expenses to bring your children and travel companion home
- Expenses related to your death
- Expenses to bring your vehicle home.

– sources included websites and a report by Christopher Guly

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