

Download this checklist and keep it handy when planning your next holiday.



TRAVEL INSURANCE 101

Travel Safely

WHILE THERE'S A LOT OF ANTICIPATION in the lead-up to any holiday, it's important to protect your trip, especially in these uncertain times. Purchasing travel insurance is as essential as booking your flight and your hotel.

Travel insurance can cover medical emergencies, trip cancellation or interruption and lost luggage or out-of-pocket expenses, including replacing lost or stolen personal documents, like your driver's licence.

STEP 1 Planning your trip

- Check to see if there are any travel advisories issued by Global Affairs Canada for your destination.
- Think about what kind of travel insurance you may require. Do you need medical coverage, trip cancellation or both? Speak with a CAA Travel Insurance¹ expert to go over your options.
- Check to see if there are limits or restrictions on any travel insurance coverage you have with your credit card, employee benefits or pension.

STEP 2 Purchasing travel insurance for your trip

- Before you call, visit a CAA Store or go online to purchase your CAA Travel Insurance, have the following information ready:
 - Travel destination(s) with your departure and return dates
 - Date of birth of the traveller(s)
 - Medical history, including any pre-existing conditions
 - CAA Membership number (Members save 10%*—but you don't have to be a Member to purchase a travel insurance policy)
 - The cost of the trip per person (flights, accommodation, transfers, attraction tickets and other related items)
- Check what vaccinations are required for your destination. If multiple injections are necessary, have them administered several weeks apart. Update your immunization status with a booster shot.
- Check what the visa and entry requirements are for the country of your destination.

STEP 3 Pre-travel to destination

- Ensure your personal documents are up to date. Check that your passport is valid and isn't going to expire within six months of your planned return. Print your tickets and boarding passes, any visas and other required government documents and your travel insurance policy information (policy number, wallet card). Also, make sure you have proof of your Covid-19 vaccinations or negative Covid test results.
- Check Global Affairs Canada for updated travel advisories for your destination. Contact CAA Assistance² immediately if the Canadian government has issued a new advisory for your destination.

STEP 4 Once you arrive at your destination

If you or your travel companion(s) need medical help, contact CAA Assistance—the number is listed on your wallet card—before seeking or receiving any medical assistance. After providing your policy number, you'll be advised what steps to take in order to respect the conditions of your travel insurance policy. If you require urgent assistance, call the local emergency service at your destination.

Travel Insurance Tips

Here's what you need to know about travel insurance to ensure you have the right coverage for your needs



STEP 1

PLANNING YOUR TRIP

The Ontario Health Insurance Plan (OHIP) recommends purchasing supplementary travel insurance when travelling outside of Ontario, as OHIP doesn't cover everything. Visit ontario.ca/page/what-ohip-covers to learn more.

To determine the right travel insurance plan to meet your needs, visit caasco.com/insurance/travel/compare.

Adding a deductible to your policy might reduce your overall premium.

You may not plan to do any adventurous activities while booking your trip, but if you change your mind, be sure to add it to your policy before the activity starts.

If you're over age 60, talk with your physician to help complete the health and medical history section of the medical questionnaire before purchasing your travel insurance.

STEP 2

PURCHASING TRAVEL INSURANCE

Read your policy guide, declaration page and wallet card before travelling so that you're familiar with any exclusions or coverage minimums.

Speak with your physician to discuss your travel plans and any health risks associated with your trip.

Ask your physician for updated prescriptions for your medications. Have your prescriptions filled to last beyond the duration of your trip, in case your return home is delayed.

If you're pregnant, find out if there are any pregnancy-related risks at your destination. Pregnancy may be considered a pre-existing medical condition subject to exclusions in some travel insurance policies.

STEP 3

PRE-TRAVEL TO DESTINATION

Download the Government of Canada's free Travel Smart app, which lets you track flights, find local pre-screened medical facilities, translate common medical terms and more.

Familiarize yourself with emergency numbers (typically three digits) for your destination.

Provide family or friends with your travel plans, including your itinerary, tour operator, carrier information and flight numbers.

It's also recommended that your family or friends have a photocopy of your passport information and photo, as well as your travel insurance policy.

*Applies to CAA Members in good standing with dues paid in full by membership expiry date. 10% savings applies to the total premium excluding applicable taxes. Minimum premium applies. Excludes Visitors to Canada Insurance.

¹CAA Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Certain exclusions, limitations and restrictions apply. Subject to change without notice.

A Medical Questionnaire may be required if you are 60 years of age and older. Quotes are valid for 30 days. Subject to change without notice. See full policy for all terms and conditions at caasco.com/policy.

²CAA Assistance is provided by Global Excel Management.

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