

No one wants to have to deal with a claims issue while they are away. But with a little planning, you can reduce your chances of having a claim and better protect yourself if you do. Effectively preparing for a claim starts well before your departure. RSA, one of Canada's leading travel insurers, offers these 10 tips.

TOP 10 TRAVEL INSURANCE CLAIMS TIPS

1 Take care of yourself, so you don't get sick.

Did you know that colds, flus, sore throats and stomach illnesses are some of the most common claims? Burning yourself out preparing for the trip is a surefire way to get sick during it. Plan, pack and make your travel arrangements well ahead so you can make sure you are ready to go.

2 Do a drug check.

Check all your prescriptions. Do you have enough for the time you are away? And while you're at it, have any prescriptions changed in any way since you last filled out a Medical Questionnaire for travel insurance? Even in cases of reduced medication, your travel insurance coverage can be affected. Report any changes to your medication or any changes in your health to your insurance advisor or insurer, even if you have already purchased travel insurance. Be sure to travel with your medication in your carry-on luggage.

3 Take your wallet card.

You should always travel with the wallet card provided with your policy, where you can find the phone number to call in case of an emergency as well as your policy number. Travel with all your emergency contact details and your wallet card on you or in your carry-on luggage.

4 Keep all your receipts.

For both medical and non-medical claims it is important to keep receipts to support the claim and to ensure you receive an accurate reimbursement. Even something as simple as a coffee receipt can be used as proof of location or your itinerary if needed.

5 Keep your travelling companion in the know.

Exchange key information with your travel companion. This includes emergency contacts, insurance information, prescriptions, allergies and medical history. This will free you to focus on your situation while making sure that your loved ones and insurance company are contacted without delay.

6 Plug in your information.

Add your insurance information and your emergency contact to your cell phone or tablet. If your device is password protected (and it should be), you can add your emergency contact information to the background of your phone's log-in screen. That way someone won't have to know the password to find this critical information.

7 Change of Plans? Call your insurance advisor.

Whether you've missed your cruise ship departure and decide to stay in Florida, or you decide to extend your trip, it is important that you have accurate coverage for the full duration of their travels. Many insurers won't extend coverage if there has been any lapse. Whenever plans change, always ask yourself, "Am I still covered?"

8 Phone your insurer immediately.

Phoning your insurer immediately in the event of a Claim will allow them to assign a coordinator to your case and, in many situations, arrange direct payment. RSA offers a service that can often arrange to have a doctor come to you. In most cases, not immediately contacting the emergency assistance team, or as soon as medically possible, can limit the benefits payable to you to.

9 Report even non-medical claims while away.

Many people wait until they return to file their non-medical claim. The claims emergency team can walk you through the claims process and offer immediate advice to help with trip cancellation, lost luggage and other non-medical claims.

10 Give yourself plenty of time to buy your travel insurance before you leave.

Speak with an experienced travel insurance expert well before your departure. They will take the time to help you understand and consider your coverage options and understand any exclusions or limitations. If required, they, along with your doctor, can help you with any medical questions. You don't want to wait to have a claim to find out you don't have the coverage you need.

