



DON'T FORGET TO PACK YOUR INSURANCE

As the colder months close in, you may be one of those lucky Canadians who are already busy planning a long retreat to warmer climates. RSA, one of Canada's leading insurers, reminds travellers that there's a lot to prepare for before you head off, and having the right travel insurance should always be near the top of that list.

TAKE TIME TO MAKE SURE YOU'RE COVERED

"Even if you have travel insurance through a credit card or a group plan, don't assume you're adequately covered," says Erin Finn, director of underwriting for RSA's travel insurance division. "Factors such as your destination, duration of stay and health status may mean you will need additional coverage."

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. You may be required to complete a medical questionnaire. It is important that you complete it accurately, so allow time to consult your doctor if you require help. Your insurance advisor can also help you with this process and advise you of your options if you do have medical concerns.

RSA suggests some features that you should look for when choosing travel insurance:

Adequate emergency medical coverage - This is an essential component of any travel insurance policy. Without it, a hospital visit could cost you thousands of dollars. Ensure your policy has \$5 million in emergency medical coverage.

Trip cancellation & interruption - Having trip cancellation and interruption coverage can save you the expense of a cancelled flight or an unexpected return home.

24/7 service - Your insurance company should have 24/7 service available anywhere in the world that can support you through both medical and non-medi-

cal emergencies including: directing you to healthcare facilities, providing benefit information, pre-approving medical services, making direct billing arrangements with healthcare providers, and providing accommodation assistance.

Annual vs Single-trip plans - Annual plans can save you money and the trouble of shopping and applying for an insurance policy every time you take a trip. Whether taking a vacation abroad or a quick out-of-province excursion, an annual plan is a great way to make sure that you're always covered.

FILING A CLAIM

"It's the last thing you want to think about, but filing a claim may be necessary if your luggage is stolen, your trip is interrupted or you need medical attention," notes Finn. And it's not just in extraordinary circumstances where insurance can come into play. Common colds, flus, and stomach bugs are some of the most common international claims.

"Keep your insurance company's wallet card with you and add their contact information to your mobile phone so you know who to call," Finn adds. "It is always best to contact your insurance provider at the time of the incident and have original documents with you. This could save considerable time in processing your claim."

Remember, packing the right insurance will ensure you can relax and make the most of your time away.



NEVER MISS A CHANCE TO ESCAPE THE COLD



Whether you're taking a quick getaway to a tropical beach or spending the winter abroad, RSA has insurance solutions designed for your travel needs. Speak with your local travel insurance expert to find out how RSA can help you enjoy your next winter getaway to its fullest.