



Follow these tips from [Snowbird Advisor Insurance](#) to get the right travel insurance coverage at the right price and avoid having your claims denied:

CHOOSING & PURCHASING YOUR POLICY

- Before you purchase, check for [Government of Canada travel advisories](#) related to your destination(s), as these may impact your coverage eligibility.
- Have a record handy of your medical history and medications - it will make it faster and easier to complete the insurance application.
- Determine the type of insurance you need:
 - ▶ **Emergency Medical** - Only covers unforeseen emergency medical expenses. Does not cover foreseeable, routine or elective medical expenses. Two types:
 - ▶ **Single Trip Plan** - Covers you for a single trip with defined start and end dates.
 - ▶ **Multi-Trip Annual Plan** - Suitable if you are travelling multiple times over a 12-month period. Covers you for an unlimited number of trips over a 12-month period, but caps the number of days you can be away on any one trip before you must return to your home province before travelling again.
 - ▶ **Top-Up Coverage** - If you have a Multi-Trip Annual Plan and are planning a trip that will exceed the number of days you are allowed to travel in one trip, you can purchase a Top-Up plan to cover you for the additional days.
 - ▶ **Trip Cancellation & Interruption** - Only covers non-refundable, pre-paid travel expenses like airline tickets, cruises, tours, hotels and vacation rentals.
 - ▶ **All-Inclusive Coverage** - Bundles emergency medical, trip cancellation/interruption, baggage insurance and accidental death coverage.
- Complete the insurance application - usually 2 or 3 components:
 - ▶ **Basic Information** - Age, province of residence, travel dates, destination, etc.
 - ▶ **Eligibility Questions** - Basic health questions to determine if you're eligible for coverage.
 - ▶ **Medical Questionnaire** - In-depth medical questions to determine your premiums. Only required for individuals who have reached a certain age (usually 60+).



TIP: Always Provide Full and Accurate Disclosure

When applying for travel insurance, always provide **full and accurate details** about your medical history, conditions and medications. Failure to do so may result in your coverage being cancelled and/or claims being denied. If you are unsure about how to answer a medical question, **contact your doctor for clarification**.



TIP: Be Aware of Pre-Existing Medical Conditions and Stability Clauses

Many standard travel insurance policies **will not cover** “pre-existing medical conditions” that have not been “stable” for a defined period of time prior to your departure date (usually 90, 180 or 365 days). This is commonly referred to as a “Stability Clause

Pre-existing medical conditions are medical illnesses or injuries that were diagnosed, treated or investigated **prior to** leaving your province or territory of residence. This includes chronic/long-term conditions (i.e. diabetes, COPD and cancer) and acute/short-term issues (i.e. bronchitis, pneumonia and broken bones).

Under a standard travel insurance policy, the following scenarios may result in your pre-existing medical conditions being considered “unstable” and therefore not covered under your policy:

- Any **changes** to your existing medical conditions (including but not limited to starting, stopping, increasing or decreasing the dosage of a medication)
- **Newly diagnosed** medical conditions
- Seeing a doctor or receiving diagnostic testing about a **potentially** new medical condition, even if that condition has not yet been diagnosed

It’s important to know your pre-existing medical conditions and disclose them to your travel insurance provider if required. **Review your policy** and understand how your insurer’s definitions of pre-existing conditions and stability periods relate to you.

To avoid many of the potential risks associated with Stability Clauses, consider choosing a **Personalized Travel Medical Policy with No Stability Requirement** (see below).



TIP: Consider a Personalized Travel Medical Policy

Unlike standard travel medical policies, Personalized Travel Medical Policies often cover **known** pre-existing medical conditions with no stability requirement and are ideal for healthier travellers as well as travellers with pre-existing medical conditions, unstable medical conditions or difficult-to-insure conditions. Learn more at SnowbirdAdvisorInsurance.ca.

Choose your provider based on more than price:

- While price is an important factor to consider when choosing an insurance provider, there are other important factors to consider as well, including **Coverage Features & Benefits** (eligibility requirements, benefits, coverage limits, exclusions and stability requirements); **Specialization** (does the provider specialize in your needs? e.g. snowbirds); **Track Record, Reputation and Customer Service** (what are other people saying about the provider? How was your experience when purchasing the insurance?)



AFTER YOU PURCHASE BUT BEFORE YOU LEAVE

- Review your answers from your insurance application and read and understand your policy's key terms (e.g. exclusions, limitations, stability clauses, deductibles). If any of the answers are incorrect or you have any questions about your policy terms, contact your provider for assistance.
- IMPORTANT** - Report any changes in your health and medical conditions to your insurance provider that occur **after you purchase your policy and before you leave** on your trip, including any changes to your medications. Failure to do so may result in your coverage being cancelled and/or claims being denied.
- For trip cancellation coverage**, if you need to cancel your trip, do it promptly once you find out you need to cancel or you may run into issues with your claim.
- Add your insurance provider's contact information to your phone (toll-free and collect numbers). Make sure you have the **24-Hour Emergency Assistance** number for medical and trip interruption assistance and the **Sales and General Information** number to make changes to your policy and for general inquiries.
- Print and bring your provider's emergency contact card.
- Bring multiple copies of your policy with you (hard and digital versions). Leave a copy of your policy and your insurance provider's contact information with someone at home.
- Download your insurance provider's mobile app - it will have valuable resources including emergency contact details, where to get treatment, guidance on starting a claim and more.

DURING YOUR TRIP

If you have an emergency, follow these steps to expedite your treatment and avoid having your claim denied:

- Contact your provider **BEFORE** you seek medical treatment (if possible)
- Call the 24-Hour Emergency Assistance number (not Sales & General Information)
- Obtain and keep all of your receipts, medical records and treatment notes **BEFORE** you leave the hospital/clinic - your insurance provider may require them to process your claim.

If you want to extend your coverage

- Contact your insurer's Sales & General Information department (not Emergency Assistance) **BEFORE** your existing coverage expires to extend or top-up your coverage. Be sure to check hours of operation, as the Sales department won't be available 24/7.