

DON'T GET BURNT ON YOUR HOLIDAY – PACK TRAVEL INSURANCE

Whether it is a summer camping trip with your family, a winter getaway to a sun destination or an adventure tour to an exotic locale be sure you have travel insurance to protect the holiday plan you are so looking forward to.

Canadians are lucky; we have a health care system that is envied around the world. We must take care to remember that our health care will not cover many of the costs we could encounter when we leave Canada. In fact, most provincial health plans will only cover about 10% of medical costs outside of Canada. The average cost of an overnight stay in a U.S. hospital is \$3,500 and the costs of prescription drugs in the U.S are among the highest in the world. It is essential that we ensure that we have sufficient insurance to protect our loved ones and our financial security.

Cost of Medical Emergencies:

- 49 year old female with Pneumonia in USA - \$65,900
- 29 year old male with decompression sickness in Thailand - \$40,700
- 55 year old male suffered a heart attack in USA - \$310,000
- 1 year old child with gastrointestinal illness – USA \$29,000
- 55 year old male from BC with burst appendix in Quebec - \$4,068

Actual claims adjudicated by One World Assist, statistics provided by Travel Underwriters.

Types of Policies

Emergency medical insurance is the most common travel insurance product purchased.

There are many different plans and options available to suit your unique travel plans. If you travel more than twice a year you may want to consider an annual plan. If you are planning your one annual vacation you will likely only need a single trip policy. There are options available that can cover your pre-existing conditions, return of your pet and even high risk sporting activities that are often not covered by standard policies.

Family plans are available with the CAA Saskatchewan plans.

Travel Within Canada is a good option for travelers that prefer to see our vast land and don't leave Canada on their vacation. You could still find yourself paying out of pocket if you have an emergency outside of your home province but within Canada.

In Canada travel insurance will pay for things like ambulance fees, emergency dental expenses and the cost to return your vehicle home if you can't drive due to your medical condition.

In Canada travel insurance is very affordable and an excellent option.

Other options to consider are **trip cancellation and interruption insurance**, which covers non-refundable pre paid expenses in the event your travel plans are interrupted or cancelled.

Baggage insurance will protect you in the event your bags were to get lost or stolen.





BUT I HAVE CREDIT CARD PROTECTION

Your credit card may offer “free” travel insurance coverage. It would be very wise to read the fine print to ensure you understand exactly what that protection is. Often times credit cards will offer “common carrier travel accident insurance” which will only cover you for specific events. Other considerations are that the credit card company will only extend the protection if the travel was purchased through the card. Credit card coverage may have low coverage limits with limited time periods allowed and may have age restrictions. CAA Saskatchewan recommends you contact your credit card company for full details on what is covered.

CAA SASKATCHEWAN OFFERS CONVENIENT INEXPENSIVE OPTIONS FOR YOUR TRAVEL INSURANCE NEEDS:

CAA Saskatchewan wants you to enjoy your vacation and take the worry of an unexpected emergency off your hands. Trust the CAA Travel Insurance advisors to get the best travel insurance for Members and clients, and with our TravelGold program Members will receive a discount. A CAA travel insurance advisor will let you ask questions, review issues like pre-existing conditions, make sure you understand the limits, conditions and coverage you are getting and make sure you know what to do in the event you need to make a claim.

Visit your nearest CAA office, call, or if you prefer get your quote or even purchase on line

For More information:

Call 1-800-564-6222

Visit www.caask.ca

Find us at one of our 12 CAA offices



... more than you think.