



Travel insurance

If you plan to travel outside Canada – even for a day in the United States – you should buy travel health insurance before you leave.

If you are flying, make sure you get insurance for flight cancellation, trip interruption, lost luggage and document replacement. If you are driving, make sure you have driver and vehicle coverage in case you have an accident.

! COVID-19 and travel insurance

Due to the COVID-19 pandemic, we advise Canadians to avoid [non-essential travel outside Canada](#). If you are already outside Canada, or must travel despite our advisory, read [COVID-19: Your safety and security outside Canada](#).

Travel insurance providers no longer cover travel booked on or after March 13, 2020, when the [official global travel advisory](#) came into effect. If you are already outside Canada, including the United States, you may have to remain there for some time. Talk to your travel insurance provider about extending your insurance policy. Find out if you are covered for medical treatment if you become infected with COVID-19 and for extended stays outside Canada.

It is your responsibility to know and understand the terms of your insurance policy. Read the fine print carefully and ask for help if you need it.

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Why you should buy travel health insurance

- Your Canadian health insurance may not pay your medical fees while you are outside Canada
- Your provincial or territorial health plan may cover none, or only a small part, of the costs of your medical care abroad. It will never pay your bills up front
- Foreign hospitals can be very expensive and may require immediate cash payment
- In some countries hospitals and clinics will not treat you if you do not have enough insurance or money to pay your bills
- The Government of Canada will not pay your medical bills

Where you can get travel insurance

You can buy travel insurance through your:

- travel agent
- insurance broker
- employer's insurance provider
- credit card company

What travel health insurance should cover

No matter where you are travelling, there are 3 things your travel health insurance policy should always cover.

1. Medical evacuation

Make sure your policy covers medical evacuation to Canada or to the nearest place with appropriate medical care. The policy should also cover the costs of a medical escort to travel with you to your final destination.

2. Pre-existing medical conditions

Ask the company to explain the definition of, and the limitations and restrictions on, any pre-existing conditions and tests and treatments you may have had.

- Make sure you get a written agreement that your insurance covers your pre-existing medical condition, or you could find your claim "null and void" under a pre-existing condition clause.
- The agreement must also include a stability clause that says that if you are to be covered for any pre-existing medical conditions:
 - you must have no changes to your medical condition

- you must have no new medical conditions, symptoms or medications during the stability period before your trip.
- The agreement should include:
 - a compassion clause saying that an inaccurate statement may not invalidate the entire policy, and
 - a change of health clause.

3. Repatriation in case of death

Make sure that the plan covers the preparation and return of your remains to Canada.

Know what you're buying

Carefully research your needs. Verify the terms, conditions, limitations, exclusions and requirements of your insurance policy before you leave Canada.

When assessing a travel health insurance plan, you should ask a lot of questions.

- Is there a deductible, and how much is it? Plans with 100-percent coverage are more expensive but may save money in the long run.
- Does the plan provide continuous coverage for the length of your stay abroad and after you return?
- Does the plan exclude or greatly limit coverage for certain regions or countries you may visit?
- Does it offer coverage that is renewable from abroad and for the maximum period of stay?
- Does the company have an in-house, worldwide, 24-hour/7-day emergency contact number in English and/or translation services for health care providers in your destination country?
- Does it pay for hospitalization for illness or injury and related medical costs at your destination?
- Does it pay your bills or cash advances up front, so you don't have to pay them?

For an additional cost, some insurance companies may offer a "Cancel for Any Reason" option that will cover up to 75 percent of a cancelled trip.

Meet the terms of your policy

It is your responsibility to know and understand the terms of your insurance policy. Read the fine print carefully and ask for help, if you need it.

The information you provide must be accurate and complete. If you have any questions, contact the insurance company. Ask them to clarify the issue in writing.

Get approval from your insurer before you undergo medical treatment. Travel health insurance rarely covers routine health checkups, non-emergency care and cosmetic surgery. It may not cover mental health disorders, drug- or alcohol-related incidents, or extreme sports such as bungee jumping and rock climbing.

Get a detailed report and invoice from your doctor or hospital before leaving the country where you received medical treatment. Trying to get the proper paperwork from thousands of kilometres away can be frustrating. Always submit the original receipts for medical services or prescriptions you received abroad. Keep a copy of the documents for your files.

Carry your insurance information with you while you are travelling. Leave a copy of the information with a friend or relative at home.

Check for Travel Advisories

Check the [Travel Advice and Advisories](#) for your destination twice: once when you are planning your trip and again just before you go.

Your insurance company may not pay your medical claim if the Government of Canada has issued a Travel Advisory for your destination.

Related links

- [Say Yes to Travel Insurance](#)
- [Bon Voyage, But...](#) (travel health insurance section)
- [Well on Your Way](#) (travel health insurance section)

Other resources

- [A Guide to Travel Health Insurance](#), The [Canadian Life and Health Insurance Association](#)
- [Guide to Travel Health Insurance](#), the [International Association For Medical Assistance to Travellers](#)
- [Travel insurance - in case of emergency](#), The Travel Health Insurance Association of Canada

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