

Travel Outlook

Taking the worry out of travel

By Larry Gordon

Everyone dreams of an exotic vacation abroad. But losing your money or getting sick can turn that dream into a nightmare. Luckily, you can take steps to minimize the chances of a vacation mishap. Traveller's cheques and travel insurance are still the two best ways of protecting yourself.

Some people have made the mistake of assuming that since credit cards are now almost universally accepted, there's no need for cash on vacation. But have you ever tried to buy a newspaper with a credit card? And how about those great bargains you can only get from street vendors? For tips, taxi rides and most restaurants, you still need cash, and the safest way to carry cash on vacation, is in the form of traveller's cheques.

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Traveller's cheques are available at most credit unions and financial institutions in the country. There are two major lines of traveller's cheques -- American Express and Thomas Cook -- both recognized and negotiable worldwide. American Express has over 9,000 refund centres around the world, and Thomas Cook offers cheques in 12 major currencies. Both have a valuable 24-hour replacement service if your cheques are lost or stolen.

At financial institutions, the purchase of traveller's cheques usually involves a 1% service fee charge to cover the cost of handling. It's best to buy them either in Canadian currency or in the currency of the country you're visiting. The old practice of buy-

ing American funds means you pay a double exchange rate -- when you convert your Canadian money to U.S. and again when you convert the U.S. cheques into the local currency.

Traveller's cheques offer many advantages, of which the 24-hour replacement service is the major one. Most credit cards will not be replaced for several weeks, and then usually only after you are home. When you buy your cheques, ask for several denominations, so that you can cash larger ones for big purchases or hotel bills, and use smaller ones for impulse gifts and souvenirs. Keep the record of your cheque numbers separate from the cheques themselves. For example, never keep both in your luggage which can be easily lost. Some seasoned travellers photocopy the numbers before they leave home, then give the extra copy to a friend they can phone in an emergency.

When exchanging cheques, never use an airport or street corner exchange operation if you can help it, or unless you're very knowledgeable about the current rates. You will usually get less for your money.

No one wants to think about getting sick on vacation, but unusually spiced food, climates you're not used to, even the fatigue of getting ready to leave, can all increase your chances of needing medical attention. And what about all those other unexpected occurrences that can ruin your vacation? Travel insurance is a wise buy, to cover you for most contingencies, from lost luggage to unexpected trip cancellation to major surgery. Hospital/medical insurance handles most medical bills in excess of your provincial hospital and medical coverage, and even cer-

tain dental work, for a very low per day charge.

You can purchase travel insurance directly from private insurers or through intermediaries; credit unions and some other financial institutions, for example. You earn your vacations, so it pays to ensure that you get maximum enjoyment out of them. The arrangements you make regarding insurance can be as important as those you make at your travel agent.

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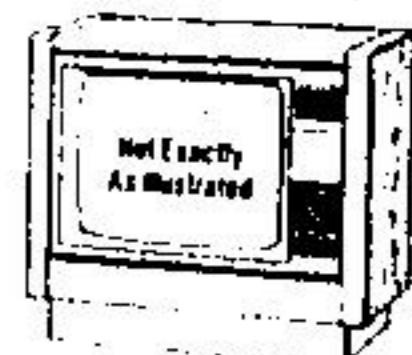
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