# Worry-Free Travel Is Just A Few Clicks Away

## Travelling more than once a year?

If you take more than one trip a year, chances are it's cheaper to buy a full-year travel policy than it is to buy one-off coverage each time you leave your province for business or pleasure. For as little as \$275/year a family of four can be covered for complete medical and non-medical travel insurance for one full year.

### Travel Medical Insurance

You might have travel medical insurance coverage from your employer, but it's important to make sure you are fully covered. Nothing would be worse than needing medical coverage while out-of-town and finding out after the fact that your work policy only covers half of the expenses incurred...you could be out-of-pocket several thousand dollars, depending on the nature of your claim. Alternatively, you may think that all of your in-country travel is covered by your provincial plan; but, you might be surprised to learn what this plan pays for when travelling in other provinces. It pays to do your homework and a small yearly fee could be the best money you've ever spent.

### Non-Medical Travel Insurance

Even if you are fully covered for medical, it's still a good idea to purchase a non-medical plan that can cover you for trip cancellation, trip interruption and baggage loss. When booking any trip, your travel agent will always offer this type of coverage and it's generally a good idea to make sure that you are covered for these items; however, it's usually cheaper to purchase a yearly plan rather than buy one-off policies each time you travel.

### Travel with Confidence

Once you've bought your yearly policy you can rest assured that you, and your family members, are covered for all of your trips—even a 24 hour shopping trip to Buffalo. You'll also get the added advantage of knowing that there will be someone available 24/7 to help you in the case of an emergency.

# Average Anticipated Costs

One night = \$3,500 in a hospital

A visit to the ER (no tests) = \$1,200

Average cost = \$2,000 of a flight

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