



Travel Insurance Checklist

RESEARCH

- Allocate time and budget to travel insurance
- Research travel insurance providers using OLHI's Find Insurance tool
- Confirm travel destination(s)
- Confirm who is travelling with you
- Confirm travel period (departure date to return date)
- Confirm high-risk activities you'll be undertaking during your trip
- Get your insurer's 24/7 emergency contact number in English
- Ask for translation services for health care providers in your destination country

COVERAGE

- Confirm coverage for medical evacuation
- Ask travel insurance company for specific definition of "pre-existing medical condition"—clarify for pregnancy and/or mental illness if applicable
- Ask travel insurance company for all limitations of "pre-existing medical condition" clause
- Obtain written agreement from insurer that they will cover your pre-existing medical conditions that also includes: i) stability clause; ii) compassion clause; iii) change of health clause
- Confirm coverage for repatriation
- Disclose travel timeframe to insurance provider
- Confirm if there is a maximum timeframe for coverage
- Confirm if you can renew/extend coverage
- Confirm how much notice your insurer needs to renew/extend coverage
- Confirm the effective date of your policy
- Confirm what external risks are covered by your policy (e.g., natural disaster, military conflict, public health emergency)
- Clarify if you'll receive a refund in the event of an external risk (e.g., natural disaster, military conflict, public health emergency)
- Verify if the insurance company will deny a claim if the travel agency, airline or other provider of travel services (including hotels) offers you a credit or voucher



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EXCLUSIONS

- Disclose full medical history to insurance provider
- Ask physician to complete health questions in policy application
- Contact insurance provider if any changes in health occur just before trip
- Confirm that your family is protected under your plan; clarify who is not protected
- Confirm coverage amount for your family
- Ask insurer if accidents resulting from any high-risk activities are covered
- Check the [Canadian Government's Travel Advice and Advisories](#) website and note status(es) of where you are travelling
- Tell insurer about travel destination(s) and status(es) and confirm coverage
- Confirm limit or aggregate maximum payable

COVID-19

- Confirm if plan covers COVID-19 (if not, ask about special COVID-19 coverage)
- Ask if age, medical condition(s), and travel destination(s) are eligibility factors
- Get a written confirmation that you meet the eligibility criteria and are covered
- Confirm amount of COVID-19 coverage
- Ask about exclusions if you contract COVID-19 within 30 days of your departure
- Clarify what the insurer needs to confirm that you've caught COVID
- Ask about conditions for trip cancellation and refund if you catch COVID-19 before departure
- Confirm coverage details if you must quarantine after catching COVID-19 abroad

BEFORE YOU TRAVEL

- I have read my policy thoroughly and have no further questions about it
- Visit the [Canadian Government's Travel Advice and Advisories](#) website again to check if the status(es) of your travel destination(s) have changed—contact your insurance company and update them on the changes, if any
- Write down your insurance emergency contact on 3 paper copies—give one to friend or relative, keep one in your luggage, carry one with you at all times
- Obtain travel card from insurance provider