**How to Be Sure Your Claim Will Be Paid**

**Follow this checklist for peace of mind**

By Dan Donnelly

Every year, you hear stories of people whose claim has been denied.

Here is what you don’t hear: Approximately **9%** of travellers will have

a claim and **less than 1%** of the claims will be denied. Most important,

every denied claim could have been avoided. Here is a checklist

you should follow when buying travel insurance, and while travelling,

to ensure any claim you have will be paid:

**1. Purchase travel insurance from a broker (or agent) that only sells travel insurance**

Travel insurance is complicated. You must complete a medical questionnaire. You should buy a product from a broker that knows the product well and can answer your questions accurately. If he sells a variety of insurance products, how well does he know each product? If he sells life insurance and travel insurance is a secondary product, how well does he know the product he’s selling?

**Travel Insurance Office Inc. has only sold travel insurance in its 27 years and we offer two exclusive products.**

**Our licensed agents have an average of 15 years of experience serving travelling Canadians.**

**2. Complete the medical questionnaire accurately**

If the answers you provide don’t match your medical file your claim will be denied, even if your claim has nothing to do with your wrong answer. To avoid this, know your health history, what medications you take and what condition(s) is being treated. If you are in doubt, ask your physician and talk to the broker/agent. *Please re-read point 1 (above) about brokers (and agents).*

Medical questionnaires vary in wording so the following items should be viewed as guidelines only. Medical questions always include a time period such as “in the past two years…” or “have you ever…” so your answers must include any medical treatment received or recommended in that time period even if you are no longer receiving the treatment when you complete the application.

**You must answer “Yes” to any medical question if you are receiving or have received the following medical treatment:**

 New Diagnosis: A new diagnosis is the result of seeing a doctor or specialist and this means you have received medical treatment.

 Medication: A prescribed medication treats one or more medical conditions. You must answer “Yes” whether or not you have filled the prescription or taken the medication. You must include medications taken regularly or “as needed” such as puffers or nitro. If you were prescribed medication a long time ago and still take it, you must answer “Yes” to taking medication for the condition.

 Pacemaker and/or defibrillator: If you have one or both of these devices, you are considered to be receiving treatment.

 Diagnostic testing, biopsy, day surgery, and other medical procedures: You are considered to have received treatment for the applicable condition. If you have had tests, be sure to get your results before you depart your province of residence.

**3. If your health changes after you apply for coverage and before you travel, inform your broker before you travel**

The answers you provide on the medical questionnaire must be accurate on the date your coverage begins. Many people buy travel insurance days, weeks and even months before they travel. If your health changes before you travel, your coverage may be affected. Contact your broker/agent before you travel. *Please re-read point 1 (above) about brokers (and agents).*

**4. Read the policy**

When you receive the policy, read it and, if you have any questions or concerns, ask your broker. *Please re-read point 1 (above) about brokers (and agents).* The exclusions vary by product. The following exclusions are found in most policies:

 Pre-existing medical conditions: If your pre-existing condition has chor medication (including dosage) has changed within the required stability

 period, an emergency regarding that condition will not be covered.

 If your doctor wants to schedule tests after you return from your trip, the condition will not be covered while you’re travelling.

 Intoxication. For example, if you have too much to drink, injure yourself, and require medical help, your claim will not be covered.

 High-risk activities: Most policies exclude activities that could result in a serious medical emergency. For example, a medical

 emergency resulting from skydiving, parachuting, parasailing, gliding, bungee jumping, and SCUBA diving is usually not covered.

 Ignoring your doctor’s advice: For example, if you do not take your medication as required, your claim will not be covered.

 Ignoring the advice of the assistance company if you have a claim: For example, you have a medical emergency and the

 assistance company decides to transport you back to Canada. If you refuse, there will be no more coverage on your claim.

**On behalf of the agents at Travel Insurance Office Inc., may you have good health and safe travels!**

*Dan Donnelly is President of Travel Insurance Office Inc. and a founding member of the Travel Health Insurance Association (T.H.I.A.)*