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Life Insurance

PolicyAdvisor LIVE

Connect with licensed Canadian insurance advisors who help you understand your insurance needs, get the best quotes, and submit your application when you are ready

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Life Insurance Calculator

Calculate your life insurance needs in seconds.

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- [Critical illness insurance versus riders](#)
- [When to buy critical illness insurance](#)
- [What is covered under critical illness insurance?](#)

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- [Is critical illness insurance worth it?](#)
- [What is a pre-existing condition?](#)
- [What is return of premium?](#)
- [What is a rider?](#)

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- [Do I need disability insurance if I'm covered through work?](#)
- [Do I need disability insurance if I have critical illness insurance?](#)
- [What is an Attending Physician Statement \(APS\)?](#)

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- [Cheapest visitor insurance companies in Canada](#)

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- [Can visitors to Canada get health insurance?](#)
- [What is a pre-existing condition?](#)

Reviews

- [Best visitors insurance companies in Canada](#)

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- [Does health insurance cover vision care?](#)
- [Does health insurance cover dental work?](#)
- [How to file a health insurance claim?](#)
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Reviews

- [The best health & dental insurance in Canada](#)

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- [The Ultimate Guide to Employee Benefits in Canada](#)
- [Understanding how group health insurance works](#)
- [Types of group health benefits plans in Canada](#)

Common Questions

- [Is critical illness insurance part of an employee benefits plan?](#)
- [Do employee benefits cover mental health?](#)
- [Does an employee benefit plan include group accident insurance?](#)

Reviews

- [Best group insurance companies](#)

Compare Canada's Best Travel Insurance

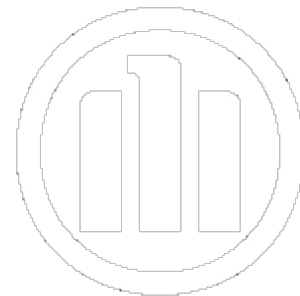
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Trusted by Canadians

5/5 Rating

100% of customers recommend us
The Best Canadian Insurance Advisor

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The Gold Standard

They are the Gold Standard of Client Experience. The whole process was simple, hassle-free, uber transparent and all of this at no cost. Our advisor's knowledge and attitude reeled us in from the first call. We felt as if we were premium clients."

Lipika

Knowledgeable and helpful

Very knowledgeable and helpful in determining the best plans for my son and I and he took the stress out of the process. Fully explained all of the options available to me, and answered all of my questions. I know that I made an informed decision about my health coverage."

Franz T

Skeptical to believer

First I was skeptical about high reviews but anyways PolicyAdvisor. I could see that they are trying to give best details they have and guide us to choose policy rather than selling it. Rarely I type in reviews. I can say that PolicyAdvisor is worth getting these high reviews and I would highly recommend them."

Meenakshi N

Excellent service

Thank you for the excellent customer service. You've been very supportive in all our questions. After the video call, he didn't really push to sell. We appreciate your time, and support in giving us updates and follow-ups and phone calls until we got approved. "

Jessa Y

Genuinely Cared

My advisor genuinely cared about making sure I was comfortable and informed throughout the process, and patiently answered my many questions. He also always followed up to make sure I was up to date on my application process."

Jessica F

Simpler than expected

Answer all our questions in a timely manner, and the process was much more simple than I was expecting. We had our life insurance sorted and approved within a few days. I really like that they did the comparisons of policies for us. "

Joanne V

Life Insurance made easy

Was looking for a life insurance policy and the search was exhausting by conventional means, until I found PolicyAdvisor. My representative was excellent, and explained all my options and preferred quotes. Life Insurance made easy, thank you all at PolicyAdvisor."

Pedro

Unbiased advice

If you're looking for best rate and an advisor, I would highly recommend PolicyAdvisor. They are expert in finding the best insurance provider. They are reliable and give unbiased advise. I'm glad I came across Policy Advisor online as they helped get my insurance approved."

Zeny D

A walk in the park

I was able to derive a personalized quote within a minute. From there on it was as smooth as taking a walk in the park. I did not have to wait in long lines, could chart my progress, and had full control of my application."

Mayank

Super easy

I'd previously reached out to one of the big insurance companies directly but found them so unresponsive and uninterested. I'm glad we found PolicyAdvisor. They made comparing options easy so we found something that worked for our needs.\n"

Lindsay

The Gold Standard

They are the Gold Standard of Client Experience. The whole process was simple, hassle-free, uber transparent and all of this at no cost. Our advisor's knowledge and attitude reeled us in from the first call. We felt as if we were premium clients."

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Franz T

The country's leading travel insurance broker

Canadians are choosing PolicyAdvisor to help them with all their travel insurance needs. Whether vacationing abroad or visiting Canada temporarily, our advisors can help you find the right coverage.

Travelling Canadians

Cover unexpected medical expenses when you travel abroad

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Visitors to Canada

Comprehensive emergency medical coverage for a visit to Canada

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Super Visa Insurance

Coverage that fits the requirements for those applying for a Canadian super visa

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Snowbirds

Cover your time away as you escape from Canada's winter

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Coverage for international students attending school in Canada or Canadians studying abroad

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Foreign Workers

Coverage for those working in Canada before they are eligible for provincial health plans

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Recognized as a leader in the industry





What is travel insurance?

Travel insurance is a type of insurance that helps to cover the cost of medical care if you become sick or injured while travelling. It can also protect you from financial loss if you have to cancel or interrupt your trip.

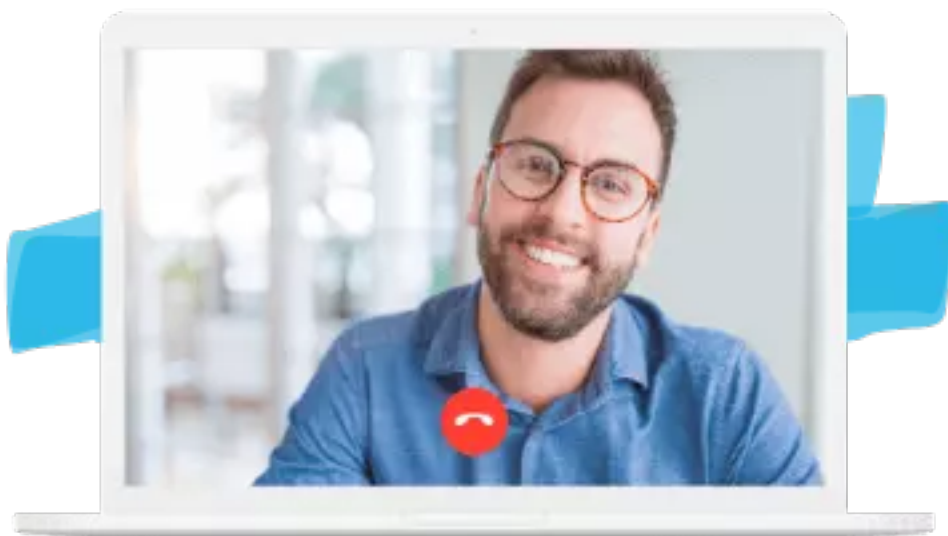
There are two main types of travel insurance: **travel medical insurance** and **trip cancellation/interruption insurance**.

Travel medical insurance can help to cover the cost of medical care if you become sick or injured while travelling. It can also help to cover the cost of travel if you need to be transported to a hospital in another country. This is the most common type of travel insurance.

Trip cancellation/interruption insurance can help to reimburse you for the cost of your trip if you have to cancel due to an unforeseen circumstance, such as illness or bad weather, or other situations that may delay or cancel your trip (lost baggage, transportation delays, etc).

If you are planning a trip from your home in Canada, or planning on travelling to Canada, it is important to ensure you have travel insurance before you depart. This will help to protect you from unexpected costs if something goes wrong on your trip and give you peace of mind such accidents or delays will not be a financial burden.

[Learn more about travel insurance](#)

**Need insurance answers now?**

Call 1-888-601-9980 to speak to our licensed advisors right away, or book some time with them.

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Who needs travel insurance?

There is a wide array of insurance needs for both those visiting Canada, and travelling away from it. They include:

Inbound travellers

- Visiting Canada from another country
- Super visa applicants
- International students studying in Canada
- Foreign workers or work permit holders working in Canada
- Amateur athletes competing in Canada

Outbound travellers

- Snowbirds (seniors vacationing away from Canada for the winter)
- Canadians vacationing abroad

What are the different types of travel insurance available in Canada?

Depending on where you call home, and the reason and length of your travel, there are several different kinds of travel insurance available.

Travelling Canadians

Residents of Canada need travel insurance for trips abroad. While your public healthcare or group health insurance covers medical emergencies at home, an accident or medical emergency while you are out of country can be very costly.

[Read more](#)

Visitors to Canada

Those visiting Canada from outside the country also need travel medical insurance. While Canada does have a robust public healthcare system, these services do not extend to non-residents of the country. If you are ill or injured during your trip to Canada, you will be responsible for the costs of doctor's visits, emergency care, prescription, and more.

[Read more](#)

Super visa insurance

Parents and grandparents or Canadian citizens and permanent residents are eligible for a special Canadian visa called the super visa. This visa allows them to enjoy an extended stay in Canada for as long as 2 years. A mandatory stipulation of super visa approval is holding a medical insurance policy to cover and illnesses or accidents that can occur during this trip. Super visa insurance is a widely available insurance policy that caters to the specific needs and requirements for super visa eligibility.

[Read more](#)

Snowbirds

Snowbirds are retired Canadians who spend the winter season abroad to avoid Canada's colder months. As a snowbird, it's important to make sure you have the right travel insurance in place before you head south for the winter, as you will not qualify for public health insurance at your destination.

[Read more](#)

International Students

International students often need emergency health insurance wherever they choose to complete their studies. This includes both Canadians studying abroad and students completing their education in Canada. Emergency travel medical insurance ensures one can focus on their studies knowing they won't have to deal with an unforeseen medical bill.

[Read more](#)

Foreign Workers

Foreign workers visiting Canada for temporary or permanent employment will not have immediate access to public health care. Travel medical insurance will cover you if you get sick or injured while working in Canada.

[Read more](#)

Compare Travel Insurance Quotes

30 Companies, 20,000 Options,

1 Way to Compare and Save

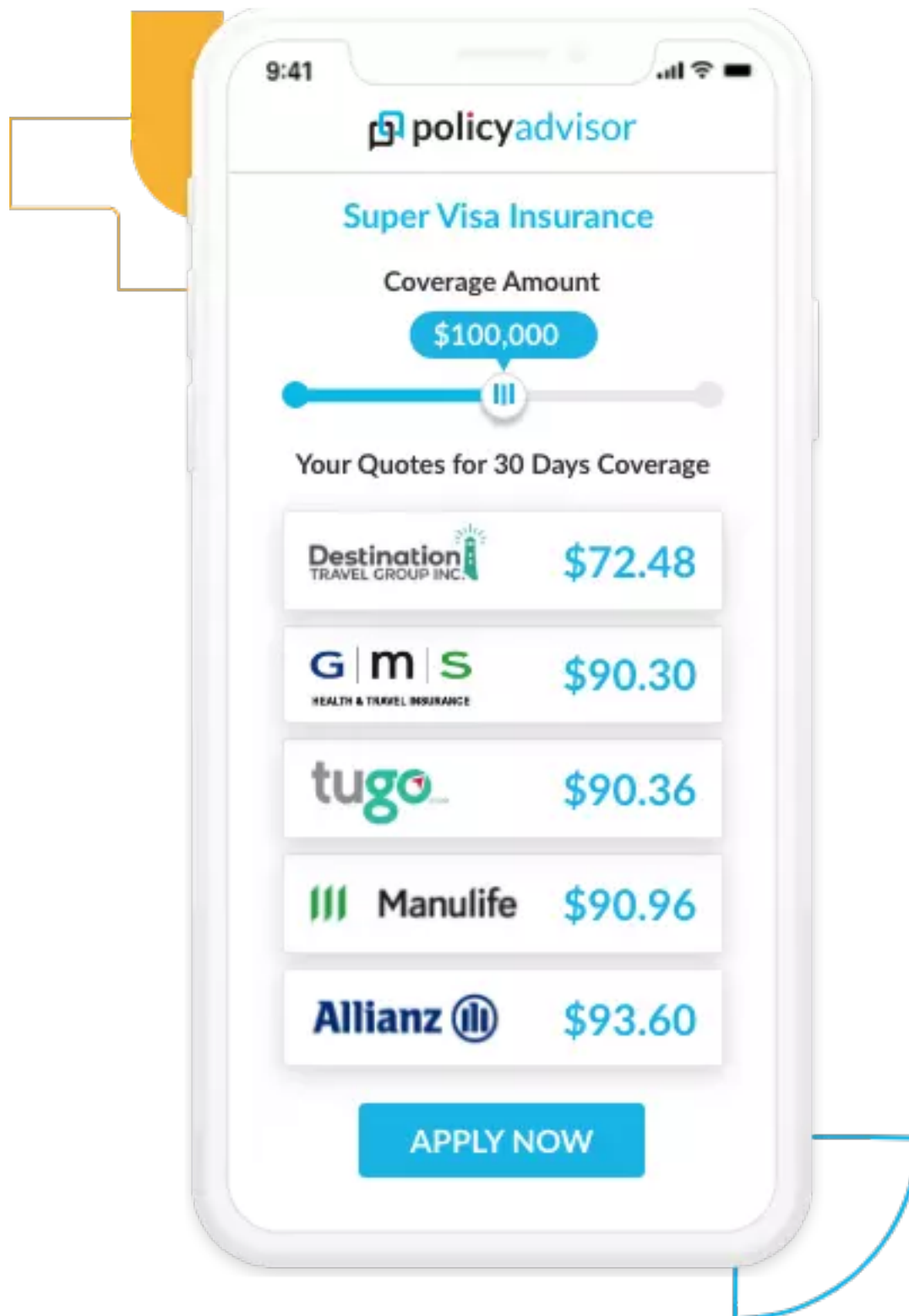
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Who offers the best travel insurance in Canada?

At PolicyAdvisor, we partner with the country's best travel insurance providers to present you with the most choice and best option for your insurance needs. Whether you are vacationing abroad, visiting Canada for an extended trip, or sponsoring a super visa application for a loved one, we're here to help guide you to best provider.

Some of our partners include:

- Manulife
- Tugo (iA Financial Group)
- Group Medical Services (GMS)
- Allianz
- 21st Century Travel Insurance Limited
- Destination Canada



Travel Insurance Quotes

Get instant quotes from Canada's top travel, insurance companies

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Why should you buy travel insurance?

Whether for a vacation abroad or a visit to Canada, travel medical and health insurance is very important.

For Canadian travelling abroad

- Canadian public health care or your provincial health insurance plan may not cover medical expenses while you are outside Canada
- Your work or group benefits health plan may not cover, or only cover a portion, of the costs of your medical bills abroad
- Foreign medical facilities are generally expensive and often require immediate payment
- Some hospitals and clinics in foreign countries will refuse treatment if you do not have enough insurance coverage or funds to pay for your treatment

For those visiting Canada

- You are not covered under any of Canada's public healthcare plans
- Treatment for medical emergencies and prescriptions may require cash payments
- Your home country's public health care offering generally does not cover trips abroad
- Travel medical insurance can cover a broad range of potential situations, including emergency room visits, transportation back to your home country, and prescription drug and dental costs

Frequently asked questions

How much does travel insurance cost?

The cost of travel insurance is determined by many variable factors including the type of insurance you purchase, your age, the duration of the trip, and the amount of coverage you are getting. A rule of thumb is travel insurance should typically cost 5% of your trip. Of course, these costs can increase for extended stays like [super visa insurance](#), insurance for snowbirds, and insurance for students or foreign workers.

Can't I just use credit card travel insurance?

While knowing there is a built-in insurance component to your credit card provides great peace of mind, it sometimes falls short of comprehensive travel coverage. Insurance from credit cards usually has a cap on the amount of coverage it provides and is not intended to cover you for medical emergencies that may occur on an extended trip. Moreover, credit card travel insurance is also limited in that its coverage typically only extends to those parts of your trip you paid for using that credit card.

An independently purchased travel insurance policy ensures you are covered for your entire trip and whatever may happen during its duration.

Does travel insurance cover pre existing conditions?

Most travel medical insurance policies do not cover a [pre-existing medical condition](#) by default.

In some cases, if you have shown no symptoms or diagnosis of a pre-existing medical condition for 180 days prior to the effective date of the policy and have not had treatment for the condition during that time, it will not be considered a pre-existing condition during your coverage period.

As well, some conditions may get excluded from your travel medical insurance coverage during the underwriting process. A pre-existing condition exclusion could include a heart condition, kidney condition, form of dementia,

Lastly, some providers offer policies that will cover pre-existing conditions, though the premium will be higher to compensate for the added risk.

Can you get a refund for travel insurance?

You can typically get a refund for a travel insurance policy as long as you cancel the coverage before the departure date of your trip.

Is travel insurance mandatory?

Most travel insurance is not mandatory, though encouraged as foreign medical expenses can add up quickly. Without travel medical insurance you are personally responsible for any medical expenses you incur during your time away from your home country.

Some travel insurance policies are mandatory. For instance, [super visa insurance](#) is mandatory for super visa applicants to get approved for their policy, and an in-force policy is compulsory for the duration of your stay in Canada using the super visa.

Does provincial healthcare cover you when travelling abroad?

No, a public healthcare plan from your province or territory does not cover medical emergencies that happen outside of Canada. Much like how Canada's public healthcare does not cover those who do not reside in Canada, the healthcare in countries outside of Canada has no reciprocal agreement to treat travelers. Canadians are expected to pay out of pocket for any health or medical procedures they need when outside of Canada.

Thus, it is important to have an in-force [travel medical insurance](#) policy when travelling outside of Canada and your home province.

Can I get travel insurance after I have left Canada?

Yes, it is possible to get some coverage, though there will most likely be exclusions on your policy. Many providers in Canada or abroad will offer you emergency medical travel insurance if you have already left Canada but wish to purchase coverage.

However, the policy generally will not be active until 48 hours after you purchase the coverage. This waiting period is designed to prevent someone from acquiring a policy after they have been injured or hospitalized with an illness.

Should I buy an individual policy for each trip I have planned or an annual travel policy?



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