

## Travel Insurance for a Serene Vacation in Canada

When it comes to securing travel insurance, US residents are far more meticulous. You see, once they travel overseas, they always want to have some form of travel insurance. However, if you have plans of going to Canada especially by car, there are fewer things to worry when it comes to militant uprisings or exotic diseases. But this should not mean that you can already ignore Canadian travel insurance.

In any way, travel insurance is still recommended whenever you travel abroad or even domestically. If at present you have a US medical insurance and you need emergency medical assistance in Canada, it will only be covered if the emergency precipitated in the United States and if the nearest possible medical care happens to be Canadian. This often happens with senior citizens who usually have Medicare as their medical insurance. So if you decide to travel to Canada, don't forget to get Canadian travel insurance.

Now, there are some things that you need to consider when purchasing Canadian travel insurance and it's just like choosing any other travel insurance. You have to determine the exclusions. Ask the insurance provider in detail the particular situations or incidents that they will not reimburse. Also, if you're a sports enthusiast, you must ask the insurance provider what sports are covered in your Canadian travel insurance. Aside from that, you should also ask if there are deductibles and if in case you have pre-existing condition, will it be excluded as well.

The customary coverage includes hospital stay but the limitations vary from one plan to another, medical care, and physician fees, nursing care, anesthesia or surgery, lab works, medical testing, ambulance transportation, services of private nurses, the use of medical equipments (walkers, wheelchairs, slings, or splinters), repatriation cost, and prescription medicine. Don't forget to ask if the travel insurance covers emergency evacuation. You'll never know what's going to happen abroad and you should always be prepared for the worst.

If you have plans of traveling by air, you should choose the appropriate travel insurance for Canada. You see, unexpected changes in travel plans can be very costly. Last minute flight changes especially if you have non-refundable airline tickets can cost you around \$10,000.

It is therefore very important to plan ahead before your trip abroad. You can have a serene vacation in Canada only if you give yourself time to choose the right travel insurance. Do it while you still have time so that you can make

your travel more worthwhile.

Conduct a search online now because this is the easiest and fastest way to look for a good travel insurance that you can use during your trip to Canada. There are comparison websites that you can visit in order to compare several travel insurance quotes at the same time. You must determine all your insurance needs and make sure that it suits your budget as well. You see, insurance policies can get very costly especially if you choose the high-end ones. There are actually cheap policies out there if you only do your search.

If you want to enjoy your Canadian travel, don't forget to purchase your travel insurance at an early date. So when the day is near to finally leave for your trip, you don't have to worry about a thing. You only have to pack your things and go.