



# Insurance Provides the Best Protection for Those Bitten by the Travel Bug

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Each year thousands of Canadians travel south of the border or across the ocean expecting to enjoy their well-planned or spur-of-the-moment vacation. To prepare they ready their passports and other identification, pack the necessities, pack the children and secure the house. They also remember to advise their newspaper delivery service, home alarm company and family members.

Yet travel insurance - one of the most crucial components of any vacation planning - is often overlooked. This could result in thousands of dollars in medical fees for a traveller, should a medical emergency arise. In addition to health coverage, travellers would be wise to secure trip cancellation, interruption or delay insurance, particularly if they have pre-booked arrangements, such as flights or hotel reservations.

Often we are unaware that provincial health plans do not cover the full cost of medical expenses incurred outside of Canada. Those who have travel coverage through an employer plan are protected within specified limits. Why pay for something you may already have? Review the provisions outlined below and consider how your employer's health plan will cover an emergency.

Travel insurance plans are not all created equal. Prior to travelling, consider if your travel plan:

- has a travel assistance provider;
- provides an adequate level of coverage;
- pays all expenses directly, with no up front payment required from the member;
- provides coverage for the duration of the trip;
- provides other emergency services such as ensuring member's dependent children are returned home safely or bringing a family member to the member's bedside; and
- provides protection in case of a trip cancellation, interruption or delay.

Effective September 1, 2008 Johnson Inc. offers all CPCO members the opportunity to avail themselves of Johnson Inc.'s popular MEDOC® Travel insurance plan.\*

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\*MEDOC® is a registered trademark of Johnson Inc.

MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada and is administered by Johnson Inc. Johnson Inc. and Royal & Sun Alliance Insurance Company of Canada share common ownership.

Home and auto insurance is available through Johnson Inc., a licensed insurance intermediary. Policies are primarily underwritten by Unifund Assurance Company. Unifund and Johnson Inc. share common ownership. Only home insurance is available in BC, SK and MB.

Critical Illness Survivor Plan is underwritten by Western Life Assurance Company and administered by Johnson Inc.

## MEDOC

We believe that MEDOC provides you with the highest level of travel protection available. When travelling, accidents can happen. Trips get delayed and even cancelled, and medical emergencies do arise. If this happens, it is best to be prepared.

While there is much to consider, MEDOC can make it easier for CPCO members by making available comprehensive coverage that removes some of the guesswork and worry.

For example, MEDOC travel insurance allows members to cover all the bases. Eligible expenses for medical emergencies are covered up to \$5 million and the policy allows expenses to be paid directly to medical providers where possible. The multilingual assistance hotline can help you anywhere in the world and direct you to a nearby medical provider. If you are a frequent traveller, an annual, multi-trip plan is available and may be significantly more cost-effective than purchasing insurance for each trip separately. The policy also includes Trip Cancellation, Interruption and Delay insurance up to \$4,000 per person insured. Members do not need to purchase this coverage separately.

Regardless of the plan you choose, be sure you are well-protected when travelling outside your province/territory of residence or out of country. Without the proper precautions, a quick getaway could swiftly turn into a financial hardship.

Now CPCO members have an option. Those who choose to include MEDOC travel insurance in their planning will have peace of mind knowing that when unexpected and unwelcome events occur while on vacation, they have the protection that they need with MEDOC.

To learn more about MEDOC Travel Insurance Plan, contact Johnson Inc. at 1-866-60-MEDOC or visit [www.johnson.ca/cpcoc](http://www.johnson.ca/cpcoc) and click the Travel Insurance button to the right of the screen.

Johnson Inc. is the administrator and consultant for the CPCO Benefits Program. Johnson Inc. also offers Home and Auto Insurance as well as Critical Illness Insurance\*. For more information on these programs visit the link above.