

▶ **Quickly...**

- Your age, health status, destination, and trip length may determine the level of coverage and cost of your premium.
- Know how exclusions and limitations can affect your coverage.

## Making sense of your medical coverage

Medical coverage is hands down the most confusing part of any insurance policy. Even our staff with advanced degrees has had trouble figuring out all the limitations and exclusions.

We can't stress this enough: Read your policy from A to Z, and understand what you're covered for and for how much. You may discover that your existing travel health coverage or the one you're thinking of buying is not the right one for you.

## Here's what you need to know:

- Each policy has different levels of medical protection, allowances, exclusions, and limitations. Carefully read all the terms and conditions so you will not be caught off guard thinking you're covered when in fact you're not.
- The language pertaining to medical coverage can be ambiguous and confusing. Sometimes it's intended to give insurers an 'out' to reduce their financial risk of paying out medical claims. Be alert to legal and medical jargon that may suggest one thing, but that could be grounds for disqualifying you from coverage.
- When purchasing a travel insurance package or travel health plan, you agree to provide your medical files to the insurer's doctors if you need emergency treatment. Similarly, the insurer may want to see your medical records if you make a medical claim.
- Depending on the insurer, if you're 50 or older, you'll likely be asked to fill out a medical questionnaire which may determine your premium and the type of coverage you'll get. ▶ See: *The medical questionnaire.*
- Despite every traveller's diverse health status, insurers will place you in predetermined risk categories. Your premium will be different based on your age, health status, length of your trip, and destination. ▶ See: *Pre-existing medical conditions.*

### ▶ Note

You've paid your premium and you're set to go, but did you know that you're actually not completely underwritten or financially covered by the insurer until after your medical claim has been accepted? Before you're in the clear, insurers may look at your medical file and compare it to the answers on your application to determine if you have a valid claim.