



QUEEN CHARLOTTE SAFARIS

Sandspit, Haida Gwaii, BC



2021 TRAVEL INSURANCE GUIDE



You will come for the Fishing . . . You'll come Back for the Memories!

COVERAGE OF PRE-EXISTING MEDICAL CONDITIONS:

- ✓ You must purchase your policy within 14 days of initial trip deposit for “existing conditions” to be covered
- ✓ Must be medically able to travel at the time of purchase of insurance
- ✓ Full non-refundable trip cost insured
- ✓ Maximum of \$50K trip cost per person



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TRIP CANCELLATION & INTERRUPTION

Trip Cancellation: if you have a disruption prior to your trip that prevented departure

Trip Interruption: If you have something that occurs during or after you have departed



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COVERED REASONS:

The Specific situations and events that may be covered by the insurance policy are referred to as “covered reasons”. All policies are different. Please read the Certificate of Insurance/Policy for complete information.

HEALTH

- ✓ Attending Immediate Family Member's Birth
- ✓ Death of a Family Member
- ✓ Death of Insured
- ✓ Death of Traveling Companion
- ✓ Covered Illness of a Family Member
- ✓ Covered Illness of Insured
- ✓ Covered Illness of Traveling Companion
- ✓ Covered Injury of Family Member
- ✓ Covered Injury of Insured
- ✓ Covered Injury of Traveling Companion
- ✓ Normal Pregnancy
- ✓ Quarantine

TRANSPORTATION & ACCOMMODATION

- ✓ Covered Travel Delay – loss of 50%
- ✓ Financial Default
- ✓ Involved in a Traffic Accident
- ✓ Loss of Accommodations Abroad

LEGAL

- ✓ Jury Duty / Subpoena

ENVIRONMENT

- ✓ Complete Cessation of Services
- ✓ Destination Uninhabitable
- ✓ Home Uninhabitable

POLITICS & VIOLENCE

- ✓ Felonious Assault
- ✓ Hijacking

WORK

- ✓ Employer Termination
- ✓ Military Obligations



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FIVE REASONS WHY TRAVEL INSURANCE IS IMPORTANT

1. Life Is unpredictable.

Some trips need to be cancelled. With travel insurance, you don't necessarily have to pay for a trip you are unable to take. Instead, enjoy more confidence knowing that you stay a step ahead of unpredictable situations before and during your trip.

2. Don't let sickness stop you.

From coughs in the crowds to exotic eats that don't agree with your stomach, sickness happens. It's less scary to be sick with travel insurance by your side to help you through the troubles.

3. Your health insurance has limits

When you travel outside the U.S., you may be leaving your health insurance at home. Many U.S. plans (including Medicare and Medicaid) don't cover medical care costs. Why risk it when a medical evacuation can cost \$50,000+?

4. Forgot your medication?

Lost or forgotten medication can set off an alarm when you're far from home. Let travel insurance help you locate a pharmacy to purchase a new Rx. It's always nerve-wracking when something goes wrong. But when you're in a foreign country, you don't want to face any kind of crisis alone.

5. Lost luggage can leave you in a lurch.

Travel Insurance benefits can help you replace needed items if your bags are delayed, damaged, lost or stolen while you're away. With reimbursement for your trip essentials, you can still suit up for wherever your journey takes you next.



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