

Insurance Tips for Travellers

What vacationers, cottagers and snowbirds need to consider



Financial Services
Commission
of Ontario

Travel medical insurance

- Purchase travel medical insurance before you go to cover emergency hospital/medical expenses you may incur. Be aware that expenses related to a pre-existing health problem or medical condition are usually not covered by a travel medical insurance policy. If an insurance company agrees to cover you for pre-existing conditions, you should get their agreement in writing. Get more information from FSCO's brochure *Shopping for Travel Medical Insurance* online at www.fSCO.gov.on.ca.

Home insurance

- During the normal heating months, drain the plumbing before you leave or arrange to have your home inspected on a daily basis by a competent individual to ensure that heat is maintained. Insurance companies won't cover damage arising from the freezing of indoor plumbing if you haven't taken these precautions.
- Arrange for someone to clear snow from your roof. Some home insurance policies do not cover roof collapse due to excess snow-load.
- Check coverage limits on valuables. Some policies contain limitations for loss or damage to these items if you have been away from your home for an extended period, or if you are taking the valuables with you.
- Check your home insurance policy for other "away" requirements. Many policies will cancel coverage if your property is left unoccupied or unattended for extended periods of time.
- Check the effective date on your home insurance policy to make sure it doesn't expire while you're away.

Automobile insurance

- Check the effective dates of your driver's licence and licence validation sticker to make sure they don't expire while you're away.
- ***If you plan to rent an automobile...*** Check with your insurance company, broker or agent to determine whether you'll need supplementary insurance coverage (e.g., collision damage waiver) offered by auto rental companies. Get more information from FSCO's brochure *Protecting Yourself When Renting an Automobile* online at www.fSCO.gov.on.ca.
- ***If you plan to take your own automobile...*** Advise your insurance company, broker or agent if you plan to be outside of Canada for more than 30 days and to ensure that you have the proper coverage for the jurisdiction where you'll be travelling. You should also check on vehicle registration and driver's licence requirements in the area where you will be travelling.
- ***If you are leaving your automobile at home and it won't be used by anyone...*** Consider suspending certain coverages from your automobile policy, such as collision. Check with your insurance company, broker or agent for any savings that may apply. But make sure you add back the coverage before using the automobile when you return.

For more information on insurance visit www.fSCO.gov.on.ca.

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