

Travel Insurance

Inside this issue:

| | |
|-----------------------------|----------|
| Perils of Travelling | 1 |
| Claims Numbers | 1 |
| Keep In Mind | 1 |

Keep In Mind

- **ALWAYS** keep your travel insurance cards with you while on vacation
- Try to call, or have a travel companion call, as soon as, or as quickly as possible, when a claim occurs

Perils of Travelling:

My friend and I recently booked a trip to Cancun, Mexico and were really looking forward to the week away. Little did I know what awaited me! Don't get me wrong - we had a fabulous week in Mexico - we toured the ruins at Tulum; visited Xel-Ha; went to Coco Bongo; rented Wave Runners and snorkeled the coral reef. We also spent much time relaxing and enjoying the ocean and pool at the hotel. On our last night, we decided to celebrate the end of our vacation by having a couple drinks at a quiet bar recommended by the hotel concierge that was off the resort premises.

So, dressed up for our last night we head off on the bus to say "Good-bye Mexico", and that's when things went wrong. When disembarking from the bus I wasn't paying close attention and injured my ankle very badly. Several people helped me to the bench at the bus stop and after 15 minutes, when it was finally clear to me that I was not going to be able to walk on my ankle, an ambulance was called on my behalf. The ambulance arrived quickly and took me to a local hospital where I was given a medication for pain and X-rays to determine the type of injury. Once it was determined that the ankle was not broken and the injury was "soft tissue", they put me in an Air Cast, gave me crutches and a prescription for pain killers and an anti-inflammatory. I do have to say that the ambulance and hospital staff were wonderful and the entire process only took 90 minutes. What was even better was that I didn't have to fear the bill!

Thanks to my friend who called my insurance company from the hospital, the hospital billed my insurance directly. I had to settle the ambulance bill before leaving and pay for the medications at the pharmacy. Upon arriving back home I completed the necessary paperwork and sent the claim to my carrier. The claim was now been completely settled and although I am still recovering from my injury, I am extremely happy I had insurance and that I had my insurance information with me when I needed it.

Not surprisingly my accident actually cost more than the vacation!!

Claims numbers*:

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|-----------------|--|
| Cost of Trip: | \$1,001.00 (All Inclusive vacation, including taxes) |
| Ambulance Bill: | \$ 606.05 |
| Medications: | \$ 34.89 |
| Hospital Bill: | <u>\$ 670.49</u> |
| TOTAL: | \$1,311.43 |
| Peace of Mind: | Can't put a price on that!! |

The majority of Group Insurance policies include Travel benefits as part of the Extended Healthcare benefits, however, should you not have Group Insurance at work, Travel Insurance can be purchased as a stand-alone product with premiums starting as low as \$25.

Questions or comments—contact us at:
info@doucettinsurance.ca or call 613-253-2410 / 1-800-507-7463

As individual circumstances may vary, we advise that you seek professional advice.