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Travel insurance, *made simple*

OHIP covers very little once you leave Canada. Here's how to travel protected, whether it's a beach week or a long trip to see family.



THE OHIP GAP

What OHIP pays if you're hurt or sick abroad

OHIP pays only a small daily amount toward emergency care outside Canada. You pay the rest, and hospital bills abroad, especially in the U.S., can be serious.

Emergency service outside Canada	OHIP pays, at most
Outpatient care, such as an emergency room visit	**$50 a day**
Inpatient care in intensive care, a coronary care unit or an operating room	**$400 a day**
Inpatient care at lower levels	**$200 a day**

For comparison: an average U.S. emergency room visit costs about **$2,506 CAD per day**. OHIP would pay $50 of it.

COVERAGE TO CONSIDER FOR YOUR TRIP

Emergency medical
Eligible emergency hospital and medical costs outside Ontario, plus 24/7 assistance.

Trip cancellation
Reimburses prepaid, non-refundable costs if you cancel for a covered reason, such as sudden illness.

Trip interruption
Helps with extra costs to come home early or rejoin your trip for a covered reason.

Baggage and delay
Limited coverage for lost or delayed luggage and essential purchases.

Multi-trip annual plans
For frequent travellers: one plan covers many shorter trips in a year.

Top-up coverage
Adds to a work or credit card plan when its limits or trip length fall short.

Before you go: *a simple checklist*

Four tips worth knowing

1. **Answer medical questions carefully.** An inaccurate health questionnaire is a common reason claims are declined.
2. **Watch stability clauses.** A medication or treatment change before you leave can affect coverage for that condition.
3. **Buy cancellation coverage early.** It generally works best when bought soon after you book your trip.
4. **Carry the assistance number.** Most plans require you to call before treatment when possible.

Is your credit card or work plan enough?

Sometimes. But card and workplace coverage often has:

- Age limits
- Short maximum trip lengths
- Lower dollar limits
- No cancellation or interruption cover
- Rules that only apply if the trip was charged to the card

Bring your details and I'll compare them against a standalone plan.

Pre-existing conditions and "stability"

Many plans cover conditions that are **stable**. That usually means no new symptoms, treatment or medication changes for a set period before you leave. The length of that period, and what counts as a change, varies from plan to plan, so we read that section together before you buy.

Have these handy for a fast quote

- [ ] Travel dates and destinations
- [ ] Trip cost, if you want cancellation coverage
- [ ] Coverage you already have through work or a credit card
- [ ] Ages of each traveller
- [ ] Any medical conditions or recent medication changes



Travelling soon?

Get a travel quote matched to your trip, your destination and your health.

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Coverage, limits, exclusions and stability periods vary by insurer and plan. This is a summary, not a contract; the policy wording applies.
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