

It is important to disclose all medications and all changes when buying travel insurance.



Traveling is an exciting adventure and a chance to escape cold winters that many people look forward to. However, when it comes to traveling, it's essential to take precautions, and one of them is to have travel insurance that includes coverage for pre-existing stability conditions. Having the right coverage for your pre-existing stability conditions protects you against unforeseen events that could ruin your trip or worse still, put you in financial trouble.

The importance of disclosing your medical history when purchasing travel insurance cannot be overstated, particularly if there have been any recent medication changes. A recent case about a denied claim in Saskatchewan highlights the importance of disclosing medical history to travel insurance brokers.

An example from the newspaper headlines about what could go wrong:



Louis Lamothe suffered a stroke on the morning of Feb. 3 in Yuma, Ariz. and was airlifted to Phoenix. After initially denying the family's travel insurance claim, Saskatchewan Blue Cross will cover the cost of his medical flight home and huge medical bills from the hospitals in the United States. (Submitted by Rebecca Fee)

Recently, a client of Saskatchewan Blue Cross had a \$500,000 claim denied because he failed to disclose a change in cholesterol medication he had been taking. Fortunately, the decision was eventually reversed, but it serves as a wake-up call for snowbirds and other travelers. Even if it's just a change in dosage, it can have important ramifications for travel insurance.

It's important to note that the medical history you disclose when purchasing travel insurance isn't scrutinized until a claim is made. This means that any discrepancies between the medical history you provide and your actual medical records could lead to a denied claim. The consequences of not disclosing medical conditions could be severe, including a large medical bill.

Our conversation requires accuracy of information to recommend the correct Health Travel Plan for you

We sometimes hear from clients about a medication that isn't on their file. We come to learn that they have taken the medication for many years but forgot to tell us about it. It's not just pills; puffers, procedures, or any medical treatment must be disclosed when buying travel insurance. Clients sometimes forget about these things, but they could be critical in determining the pay-ability of a claim.

Whether you forgot to share information to get a better deal or just accidentally leave it out, it has the same impact. It's worth taking some extra time and maybe even spending a little more money to make sure you have top-notch coverage with all your bases covered. When you have the right coverage, you won't have to worry about whether your claim will be paid or not.

Updating your medical history ensures you get the right coverage so you can travel worry-free

We educate you about the importance of disclosing your medical history accurately, encouraging you to update us whenever you have a change in medication or other medical conditions.

The most important thing we can do as travel insurance brokers is to ensure you the right insurance, so you don't have issues with claims. But, we can only do this if you tell us everything about your medical history. Therefore, let's work together to ensure all your medical history is up-to-date and accurate, so you can enjoy worry-free travel.

Allow us the opportunity to provide you a second opinion on your Travel Insurance plan.

**Call 403-221-9300 ext. 104 to update your
medical history or to get a quote over the
phone!**