

## Travel Insurance 101

In partnership with NSFM, BrokerLink is proud to offer members exclusive insurance discounts on home and auto insurance. With the cold weather arriving with a bang, thoughts go to vacationing in warmer climates. While planning a trip, consideration must be given to purchasing travel insurance.

Travel insurance can offer Canadians numerous benefits and protections, regardless of whether you're travelling domestically or internationally. So, what are the costs and the features of travel insurance? Read our travel guide for more information!

### How much is travel insurance?

In general, the average travel insurance cost will range from \$50 for a basic plan to \$250 or more for a more comprehensive plan. Ultimately, how much your travel insurance costs will depend on what coverage you purchase and your policy limits.

### Is it safe to travel while pregnant?

If you're expecting, you may be wondering: is car travel safe during pregnancy? And the answer to this question is yes, you can travel in a car or airplane if your doctor has cleared you to do so. While travelling, remember to position your seat correctly and wear your seatbelt underneath your belly, as it will protect you and your child.

You should also plan your trip in advance and know where the nearest medical facilities are located in case you experience a medical emergency while travelling domestically or abroad.

### What does travel insurance include?

What is or isn't covered in your travel insurance will depend on the insurance company. However, most travel insurance policies typically cover the following:

- **Trip cancellation or interruption insurance.** Trip cancellation and trip interruption insurance will reimburse you for any prepaid or non-refundable trips if it is cancelled or interrupted because of a covered event such as a family death, severe weather, or a sickness.
- **Travel medical coverage.** Travel medical coverage in Canada will provide coverage for medical costs if you fall ill or are injured during your trip. This includes the cost of hospital treatments, doctor visits, and ambulance transportation.
- **Emergency medical coverage.** Emergency medical coverage provides policyholders with financial protection for emergency medical evacuation to a medical emergency facility or back to their home province.
- **Lost baggage.** With lost baggage coverage, you will be covered for any damaged, stolen, or lost baggage. It will also cover your personal items within your bags as well.
- **Trip delays.** If your trip is delayed, your travel insurance will cover the cost of food, accommodation, and any other expenses you have to pay because of the delay.
- **Travel accidents.** In the event you are involved in an accident during your trip, and it is a covered event within your travel insurance policy, your family will receive death benefits.
- **Rental car coverage.** When you buy travel insurance, most will include coverage if you decide to rent a car, including third-party car insurance. Note that if you rent a travel trailer, you may have to purchase additional travel trailer insurance.
- **24/7 assistance.** Most travel insurance policies will also provide travelers with 24/7 assistance for the full duration of their trip, whether it be help for medical emergencies, finding accommodations, and more.
- **Missed connection.** If by some chance you miss your flight, train, or other connection, your travel insurance will provide coverage for additional travel costs during your trip. When you buy travel insurance, you can have peace of mind knowing you'll have safe travels abroad. Just keep in mind that your insurance policy will not provide unlimited coverage as there are often exclusions if you have a pre-existing medical condition, cause intentional damage or injuries, travel during a pandemic, and more.

So, when you purchase travel insurance, make sure to ask your provider what is and isn't covered. That way, you can purchase additional benefits for you and your family to cover any gaps.

**Factors that affect your travel insurance cost. The average cost of travel insurance will vary based on several factors, including the following:**

- **Age.** Older Canadian travelers often pay more for travel insurance than younger individuals.
- **Trip length.** Longer trips in Canada or abroad will cost more.
- **Destination.** High-risk locations or ones with travel advisories tend to cost more in terms of insurance.
- **Coverage amount.** Higher limits and add-on travel insurance policies will be more expensive.
- **Type of coverage.** Specific coverages will affect costs.
- **Pre-existing conditions.** Coverage for medical conditions raises premiums.
- **Provider.** Costs vary by insurer, so compare the policies you purchase and the travel insurance you buy.

If you're looking for [travel insurance](#) coverage, Contact BrokerLink today.

**Rest Assured, BrokerLink Has You Covered\***

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