

Travel Tips and Insurance

BrokerLink is proud to offer exclusive home and auto insurance premiums to NSFM members. Talk to one of our group insurance advisors for all your insurance needs.

Your bags are packed, you're nearly ready to go! First, read BrokerLink's tips to help keep you safe and have a stress-free vacation.

Tips to follow before you travel

- Consider the safety of where you're travelling. The Government of Canada website allows you to look up any country in the world to see if it's safe. Always review current travel advisories and follow the advice issued by the government.
- Get travel insurance and understand the coverage you have whether it's through your insurance company, travel agent, or credit card company. It's a good idea to get it at least two weeks before you leave. It's available to apply for as early as six months in advance. Learn more at www.BrokerLink.ca/insurance/travel.
- Make sure your belongings are insured and everything you pack is covered by your insurance policy. Ask your advisor ahead of time if you're not certain (beware of special limits for higher-value items like jewelry and camera equipment, which you may have to specially schedule on your policy).

***Note:** Basic insurance policies usually don't include loss of personal belongings by theft – but enhanced or comprehensive policies typically do. Read through your policy carefully to see what's covered or ask your advisor to confirm.*

Travelling with documents and cash

- Make copies of your passport, driver's license, and any other important travel documents. Scan a copy and save it online and leave a copy with someone you trust who is not travelling with you. That way, if, for example, your passport is lost or stolen, you'll have copies to reference.
- Acquire local currency ahead of time. Some foreign currencies take longer to order, so ensure you allow at least two weeks before you leave. Consider ordering currency through your local bank instead of buying it at the airport or your destination as it may reduce additional fees charged.
- Whether you're travelling alone or with a companion, split your cash and credit cards between you or keep extras in a safe or secure place.

Keep your home safe and secure while you're away

- **Make it look like someone is home.** Set automatic timers to turn on your indoor and outdoor lights in the evening and consider asking a neighbour or nearby friend to bring in any deliveries that get dropped at your door.

***Note:** Your insurance company may have requirements you'll need to follow when you're away from home. Before you travel, contact your insurance advisor or review your policy to find out how often your property needs to be checked, to ensure your coverage stays in place.*

- **Shut off your home's main water supply.** Leaks happen – but you can avoid coming home to a burst pipe by shutting off your main water valve and draining your pipes before you leave.
- **Keep all travel plans offline.** Although it's nice to share your holiday ventures online, make sure you don't while you're away. No social media account is 100 percent private. Posting about your trip makes you a very easy target for a potential break-in. Intruders can read your posts and figure out the date you left, and how long you'll be gone.

- **Remember to lock everything up and out of sight.** You would be surprised by how many people forget to lock their doors. Double-check that all entrances are locked, including back doors, garage doors, basement doors, and your windows. Remove any spare keys you have hidden outside. It's also a good idea to put your valuables out of sight. This can include things like jewellery, electronics, or anything of high value.
- **Are you traveling often? Invest in an alarm system.** If you travel often (or if you have a lot of valuable possessions) consider having a home security system installed in your home. In addition to peace of mind, it may also provide a discount on your home insurance. Talk to your insurance advisor for more information.

Travel safe!

To learn more and for your free, no-obligation insurance quote, contact BrokerLink today:

Call 1.833.998.3798, email atlanticgroups@brokerlink.ca, or visit BrokerLink.ca/municipalities_NS

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