

THE TRAVEL INSURANCE PUZZLE

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Winnipeg, MB

CN Pensioners Meeting

November 5, 2008



AN IMPORTANT MESSAGE ABOUT GETTING OLD



Sh*t! ❖ Now I forgot what I was gonna tell ya.

LORI YORKE

- ✘ Made her career in the insurance industry
- ✘ Worked at a travel insurance company for 5 years specifically in charge of individual travel insurance product development and account management
- ✘ Travel Insurance Broker for almost 4 years

AGENDA

- ✘ Do I need Travel Insurance?
- ✘ What is good Travel Insurance?
- ✘ How do I avoid the 'bad guys'?

NEED FOR TRAVEL INSURANCE

- ✘ Common knowledge there is a need for travel insurance
 - + High cost of medical services in the USA
 - + Lack of coverage for these costs by government health insurance plan

NEED FOR TRAVEL INSURANCE – CONT'D

- ✘ Heard it on Coffee Row
 - + Accidents, injuries or sicknesses that happen to Canadians in the US
 - + Horror stories of these gone wrong

THE BIG QUESTION IS:

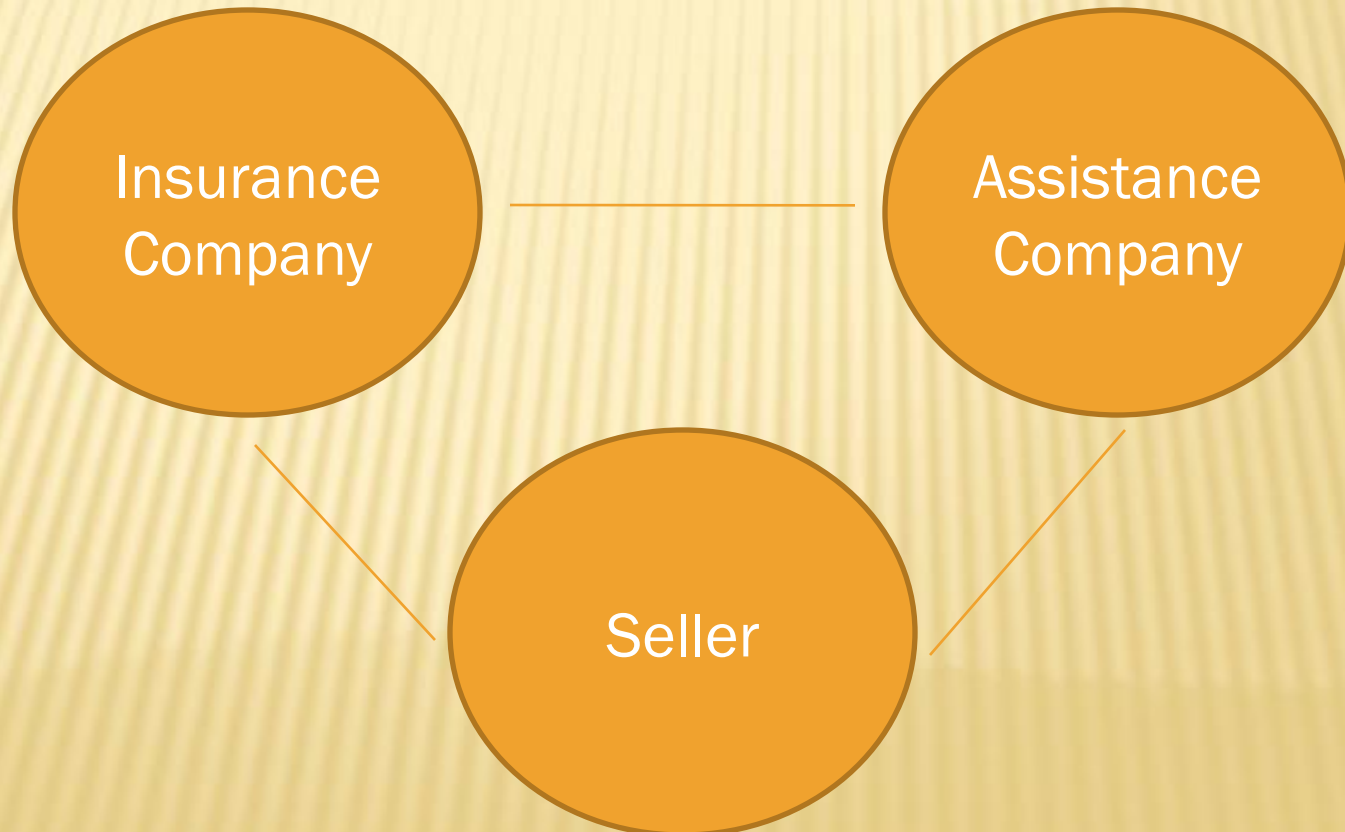
How...

What...

Who...

HOW...CAN I AVOID THIS?

- ✘ Use a reputable insurance company with a proven track record



HOW...CAN I AVOID THIS? ...CONTINUED

- ✘ Most insurance companies have medical forms to complete:
 - + Be informed
 - + Don't go by memory
 - + Check with your Doctor
 - + One wrong answer can INVALIDATE your entire policy

HOW...CAN I AVOID THIS?

- ✘ Be perfectly honest when advising your travel insurance company about your health
- ✘ ‘Just a little pill’ is not just a little pill
 - + Medications are interpreted in the strictest sense of the term

HOW...CAN I AVOID THIS?

- ✘ Know the details of your last change of meds and find out how this affects your insurance policy
- ✘ Keep track of these in a book so 5 years from now you still have accurate information

WHAT...CAN I DO?

- ✘ Read your policy and understand what coverage you have and the limitations that apply
- ✘ Make sure the dates on your policy reflect your actual dates of travel

WHAT...CAN I DO?

- ✘ Look for an insurance company that:
 - + Offers coverage for pre-existing conditions
 - + Won't charge administration fees for making changes to your policy
 - + Offer a premium refund if you can't go on your trip for ANY reason

WHAT...CAN I DO?

- ✘ Look for an insurance company that will, if you have a claim:
 - + Pay directly to the hospital
 - + Offers a guarantee of payment to the hospital even before they have completed verification of your coverage
 - + Provide assistance to you such as:
 - ✘ Message relay to your family
 - ✘ Medical case management
 - ✘ Coordination of flights for both spouses

WHAT ELSE CAN I DO?

- ✘ Know the difference between a broker and an agent
- ✘ Know your policy exclusions (what wouldn't be covered in the event of a claim)
- ✘ Know what you must do in the event of a claim

WHAT ELSE CAN I DO?

✘ Ask questions:

- + Are you a licensed insurance agent?
- + How long has your organization worked with this insurance company?
- + How do you find dealing with this insurance company?
- + How much will I save by buying during the 'Early Bird'?

WHAT ELSE CAN I DO?

✘ Ask Questions...Continued:

- + Would I get a better rate by combining an annual plan and top-up?
- + Would I get a refund if I have to cancel my trip due to a reason OTHER than medical?
- + What is the pre-existing medical condition clause that applies to this policy?
- + What is the deductible on this policy?
- + What is the maximum payout on this policy?

WHO...CAN I GO TO?

✘ Choose:

- + A reputable insurance provider
- + An Independent broker
- + An expert in travel insurance
- + Someone who is willing and able to advocate on your behalf if you have done everything right and still have problems with a claim.

WHAT CAN SNOWBIRD MEDI-QUOTE DO FOR YOU?

- ✘ We offer solutions to the travel insurance puzzle:
 - + Quality
 - + Advice
 - + Best Value
 - + Peace of Mind

OUR OFFER TO YOU

- ✘ Provide us with a copy of your current travel policy wording and we will advise you on the details of your coverage.

WWW.MEDIQUOTE.CA

✘ Our Mission

- ✘ To use our expertise in travel insurance to provide quality product, superior value and consistent customer service to travelers searching for medical peace of mind.

✘ Our Vision

- ✘ To become widely known by snowbirds and other travelers by making each client's travel insurance experience better than ever before from their first call to the moment they return home.

WWW.MEDIQUOTE.CA

Take a look at our website

To request a quote or find other interesting
information on travel insurance

Thanks for your time!

Call Snowbird Medi-Quote the next time you
need travel insurance @ 947-9210 here in
Winnipeg

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