

## Why Canadian students need travel insurance when studying away from home

Are you over the moon because you've found an incredible study abroad program? Perhaps, you'll explore the outdoor paradise of Belize while taking classes in sustainable development. Or maybe, jet off to Spain to study international relations and Spanish. Whichever exciting destination and curriculum you choose, you'll need your passport, any visa or entry requirements, your camera and travel insurance.

Travel insurance you ask? You see, depending on where you are, emergency medical care can cost thousands of dollars per day and surgeries can cost several thousands per procedure. To protect yourself from the nightmare of having to pay these bills yourself, buy travel health insurance coverage for your stay abroad. The good news is that travel health insurance often only costs about the price of a cup of coffee a day and the protection it provides can save you thousands of dollars or more.

Won't my provincial health plan cover me for emergencies?

Sure, to a point. Provincial government health insurance plans will usually cover emergency care but only for as much as that service would have cost in your home province. As a result, you are responsible for the difference in cost. And the difference between the actual cost of out-of-country emergency services and the amount you're covered through your province's health insurance can be significant.

Consider, for example a hospital stay in the U.S. versus one in Ontario. According to estimates provided by one of Kanetix's featured travel insurance providers, a stay in a US hospital typically costs about \$2,500 Canadian per day, and for intensive care, it can reach about \$10,000 per day. Compare this to the coverage available to out-of-country Ontario travellers through Ontario's Health Insurance Plan; if you need to stay in a hospital to receive emergency services you are covered up to \$400 per day for serious intensive care and \$200 per day for less intensive care.

An important student traveller tip — *if you're going to be studying abroad for a significant amount of time, notify your local provincial health insurance office.*

Did you know that most provinces have a minimum number of days that you must reside in the province each year to maintain eligibility for coverage under their Health Insurance Plan?

For example, in:

Alberta you are required to reside in the province for at least 183 days in a 12-month period to be eligible for care under the Alberta Health Care Insurance Plan

Ontario you must reside in the province for 153 days in a 12-month period for care to be covered under the Ontario Health Insurance Plan

Quebec you must reside in the province for at least 183 days in a calendar year in order to keep your eligibility to be insured under Quebec's Health Insurance Plan

The good news is that you can usually apply for an extension in coverage if you will be studying in an approved educational program. If not, there are special emergency medical travel insurance packages available to students who are not covered under their province's health insurance plan.

This is why it's so important, whether you leave the province or the country, that you confirm your eligibility for provincial health coverage and know, what and how much you're covered for — that way you can purchase extra travel insurance to fill the gaps.

Your travel insurance should include:

### **Emergency hospital and medical insurance:**

This protects you against huge medical bills should you require treatment abroad. This coverage includes the following services:

Ambulances and emergency transport

X-rays and other diagnostic tests

Hospitalization

Drugs

Your return home

### **Trip cancellation and interruption**

This coverage has to be purchased within 48 hours of booking your ticket. Trip cancellation and interruption insurance covers you usually

non-refundable pre-paid travel costs in the event that an emergency forces you to cancel or interrupt your trip.

### **Baggage loss and theft**

This coverage ensures you get money to replace loss or stolen luggage. Depending on the coverage you purchase, you can also be reimbursed for essential items you were required to buy because your baggage was delayed.

In order to get travel insurance quotes from competing insurance companies visit [www.kanetix.ca](http://www.kanetix.ca) to get started on your free quote or click: [insurance travel](#) abroad.

To ensure that your trip goes smoothly, keep these other tips in mind too...

### **Preventative medical procedures**

Illnesses such as hepatitis and malaria can be common in certain countries. You can prevent yourself from these illnesses with the proper vaccinations. Depending on the country you are visiting, you may need to contact your doctor several weeks before your trip to get the shots you need.

### **Make sure your passport is up-to-date**

Due to recent US/Canada passport regulation changes, line-ups are longer than ever. Make sure you apply for renewal immediately, should your passport be out of date.

### **Arrive early to the airport**

Since there are new security measures in place at many airports around the world, the check-in and boarding process will likely require more time.

### **Drink purified water**

Depending on the country and area you're visiting, it's generally a good idea to drink bottled water or beverages made with purified water.

### **Learn the laws of the host country**

Before you arrive, familiarize yourself with the laws of the country you're visiting, as you will be subject to them.

### **Treat valuables carefully**

Do not keep all your valuables in one place and limit the amount of cash you carry. If you are staying at a hotel, hostel or residence, make use of their safes for storing travelers' cheques, passports and other valuables.

In addition to the above, don't forget to study hard, and take time out for some cultural exploration and adventure. Have fun!

**The information collected and compiled here is for general reference only.**

**Always speak with a licensed insurance representative to answer your specific insurance-related questions.**

### **About the Author**

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