

Secure insurance if your child travels overseas

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There are a number of travel insurance policies available for university students travelling and studying abroad.

My son will be travelling to Europe to continue his education as part of his university's international exchange program. As a parent, I have been trying to be conscientious about everything there is to consider. He will be leaving soon and the program ends a few weeks before Christmas. He would like to travel and visit neighbouring countries before returning home. Is there any coverage we should consider buying him to provide some added peace of mind. Do you have any advice?

This is an excellent question, as many students do not consider purchas-

ing any insurance coverage when they plan their travels. Some individuals also assume their provincial health coverage, such as OHIP for Ontarians, will cover any unexpected medical costs they may incur while travelling in another province or outside Canada.

There are travel insurance policies that provide comprehensive coverage specifically intended for students studying abroad or within Canada outside their province of residence. This type of insurance coverage can provide a solution to protect against the cost of both emergency and non-emergency medical

expenses.

Consider that if your son is out of the country for approximately five to six months, he may need to attend to basic routine health-related needs, such as an annual medical examination, an eye exam, prescription medication or an emergency dental treatment. There are a number of travel insurance policies available for students to cover these types of costs.

These policies also provide coverage for costs associated with emergency medical care, such as hospital expenses, physician services, paramedical services,

ambulance services either by ground or by air, as well as costs to return home. Some policies even cover the cost to transport a family member to one's bedside.

Student insurance policies and the coverage available vary depending on the insurance provider. For example, some policies include coverage that allows students to return home under certain circumstances for a number of days without terminating the coverage and some protect against the loss of tuition fees when a medical emergency prevents the student from attending school to achieve a passing grade. Other insurance providers offer enhanced coverage at an additional cost to cover pre-existing conditions under certain circumstances.

Travel insurance may be purchased from a travel agent or an insurance provider, but understand that the coverage and the costs will vary depending on the insurance company and medical coverage selected. I would advise against purchasing insurance coverage based on the price alone as the coverage and benefits of each will vary. It is important to take the time to understand the coverage, including the eligibility requirements and the exclusions.

I recommend you specifically disclose and address with your travel agent or insurance provider the issue of extending your son's insurance policy after the university program ends so he has coverage during his travels afterwards, including his journey back home.

It is always a good idea to ensure that the insurance company you select has a toll-free emergency assistance telephone number that your son can reach from anywhere he travels to 24 hours a

day, seven days a week.

That way, you will have peace of mind knowing he can get the answers he needs should anything unexpected occur.

"Comprehensive travel insurance for our youth wanting to pursue their studies internationally is extremely important," says Alex Bittner, president of Travel Health Insurance Association of Canada (THIA). "With the ability for students to have 24/7 assistance for unexpected emergencies when travelling, adding insurance to a student's packing checklist is vital."

THIA offers a Canadian Traveller's Insurance Guide that is a useful and informative resource for travellers, and provides good information about purchasing travel insurance. You can read it or download it at thiaonline.com.

Careful planning and confidence knowing that you have taken steps to ensure the appropriate protections are in place, can make all the difference to your son during his travels and provide him with peace of mind to focus on his studies and enjoy this extraordinary opportunity. Dorian Werda is vice-president, operations for the Travel Industry Council of Ontario (TICO), a non-profit corporation that regulates 2,500 travel retailers and wholesalers registered in Ontario. Send your travel questions to travel@thestar.ca Not all questions can be answered.

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