

Credit Card Insurance Coverage

How much protection is really provided? Make sure you know what you are covered for.

KEY POINTS TO KNOW ABOUT CREDIT CARD INSURANCE COVERAGE:

- Coverage varies greatly
- Restrictions could include traveller's age and trip length
- Medical cost limits might not be enough to cover treatment
- May exclude trip cancellation and baggage coverage
- Flight accident and accidental death coverage might not be available

**For more information, contact your
TIC Travel Insurance Representative.**

To ensure you have the protection you need, here are some questions you should be asking your credit card company.

1. Do I have to purchase my trip on your credit card to activate the insurance coverage?
2. How many days am I covered for?
3. How much is my Emergency Hospital & Medical coverage?
4. Does my age, my medical history, medication, or pre-existing condition affect the coverage?
5. Am I covered if an air ambulance is required to bring me back to Canada?
6. Are there any sports excluded under this coverage?
7. Will you pay direct or guarantee payment to the medical facility?
8. Do I have to pay a deductible?
9. Will you co-ordinate benefits with my provincial plan in the event of a claim?
10. Are my benefits cancelled if I miss a credit card payment while I'm away on my holidays?
11. What is the Emergency Assistance telephone number? If so, is this service operated by you or a contracted assistance company?
12. Am I covered for Trip Cancellation & Interruption benefits before and after departure?
13. Does my credit card provide coverage for each of my family members?
14. Am I covered for cancellation or interruption if a new travel advisory is issued for my destination?