



Credit card travel insurance: check your gaps.

Credit cards often provide limited coverage. It's important to know what benefits are included and the amount of coverage you have before travelling. Use this detailed checklist to discover any gaps in your credit card travel insurance.

What do I need to know about my coverage?

- ☐ Do I need to pay for my travel with my credit card to be covered for travel insurance (emergency medical, trip cancellation and interruption benefits)?
- ☐ Who is covered under my credit card's travel insurance policy?
- ☐ How many days of coverage are included?

Emergency Medical Insurance

- ☐ Can I top up/extend my policy?
 - ☐ Will my medical expenses be paid up front if I make a claim?
 - ☐ What is the stability period for pre-existing medical conditions?
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- ☐ Is there an age limit for medical coverage?
 - ☐ What is not covered under my credit card's travel insurance policy? (These are called "exclusions")
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- ☐ Does the policy have a deductible that you must pay for each claim?
 - ☐ Does the policy deny benefits if your medical emergency arises because of a health problem you already had when your trip started? (This is called a "pre-existing medical condition")
 - ☐ Does the policy require you to determine – by yourself – whether you meet the insurance company's health standards before you can buy?
 - ☐ Are there specific policy exclusions that pertain to sports or other activities?

Trip Cancellation & Interruption Insurance

- ☐ What is the amount payable for a trip cancellation and interruption claim?
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- ☐ When cancelling a trip, what circumstances will I be covered for?
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- ☐ Would the policy allow me to cancel for any reason and get reimbursed?



Travel protected.

CAA Travel Insurance

- ✓ Up to 20% Member savings⁵
- ✓ Get up to \$10 million of coverage⁶
- ✓ 24/7 multilingual assistance
- ✓ Expenses paid up front, whenever possible



Emergency Medical Insurance

- ✓ Emergency medical coverage up to \$10 million CAD¹
- ✓ Medical Multi-Trip Plans include 4, 8, 15, 30 and 60 day options²
- ✓ Top-up coverage available for longer trips on multi-trip plans
- ✓ Unlimited coverage when you travel within Canada
- ✓ CAA covers most pre-existing medical conditions that are stable prior to travel³
- ✓ Deductible options offer additional savings

Trip Cancellation & Interruption Insurance

- ✓ Vacation Package Plans – includes Emergency Medical, Trip Cancellation & Interruption and Baggage Insurance or coverage
- ✓ Stand-alone Trip Cancellation & Interruption Insurance available
- ✓ Multi-Trip Vacation Package Plans include 4, 8, 15 and 30 day options⁴
- ✓ 30 reasons to cancel or interrupt and get reimbursed in full
- ✓ BounceBack coverage – covers your emergency trip home and return to destination

Visit your local **CAA Store** | **1-800-705-1803** | [InsureYourTrip.ca](https://www.insureyourtrip.ca)

^{*}Conditions apply

CAA Travel Insurance, an Orion Travel Insurance product, is underwritten by Echelon Insurance. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A Medical Questionnaire may be required if you are 60 years of age and older.

1. Up to \$10 million CAD. Maximum \$25,000 for all Emergency Medical Insurance benefits for Canadian residents without active Government Health Insurance Plan (GHIP); and/or without GHIP authorization to cover trip days in excess of 212 days in Ontario in a 12-month period.

2. Medical Multi-Trip Plans cover 4, 8, 15, 30 or 60 days per trip depending on the plan you purchased. Top-Up coverage is available for longer trips. Coverage cannot extend beyond 365 days from departure date or effective date.

3. To have your pre-existing medical condition covered by your travel insurance policy, the condition must be stable as defined by your policy. Please see the policy at [caasco.com/policy](https://www.caasco.com/policy) for full details.

4. Multi-Trip Vacation Package Plans cover 4, 8, 15, or 30 days per trip depending on the plan purchased. Top-Up coverage is available for longer trips. Coverage cannot exceed 365 days from departure date or effective date. There is a maximum travel coverage of 63 days including Top-Up for travellers aged 60 to 84 years of age.

5. Applies to CAA Members in good standing (CAA Membership dues paid in full by Membership expiry date). Up to twenty percent (20%) savings applies to the total premium excluding applicable taxes. Minimum premium applies. Subject to change without notice. Excludes Visitors to Canada Insurance. CAA Everyday, Classic[®], and Plus[®] Members save 10%. CAA Premier[®] Members save 20% at CAA Stores or by calling 1-800-705-1803. CAA Premier Members save 10% and earn 10% in CAA Dollars[®] when booking online.

6. Up to \$10 million CAD. Maximum \$25,000 for all Emergency Medical Insurance benefits for Canadian residents without active Government Health Insurance Plan (GHIP); and/or without GHIP authorization to cover trip days in excess of 212 days in Ontario in a 12-month period.

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