

# TRAVEL INSURANCE FOR CARP MEMBERS

## Sergeant Bob's Travel Safety Tips

*Retired Police Sergeant Bob Paterson works with The McLennan Group Life Insurance Inc. to develop practical safety tips for CARP members.*

*"Don't gamble with your safety. The stakes are too high."*



## Preparing To Travel

With some simple planning and common-sense, you can decrease your risk and increase safety.

- Don't put off getting your out-of-province travel insurance until the last minute. You need to understand your policy's benefits, limitations and exclusions and you want to take a copy of your policy with you.

**Remember:** If you're an early shopper and your health changes in any way between the time you buy your insurance and the date it goes into effect, you must notify your insurer. A health change in the interim might invalidate your coverage.

- Before leaving on your trip, be sure to check for travel alerts or warnings online at: [www.voyage.gc.ca](http://www.voyage.gc.ca).
- Use a special "back up" credit card with a lower than normal credit limit for booking your transportation and accommodations. If this card is used illegally, the exposure will be minimal and you won't be stranded away from home without funds.
- For the less adventuresome, deal only with established names. Major hotels, rental companies and attractions will generally hold fewer surprises and offer greater security.
- Long before departure, thoroughly research your route and destination. While website reviews can be helpful, they are easily manipulated. A personal recommendation from a traveller with similar preferences, interests and comfort level is your most reliable source.

**Remember:** The internet is especially useful for looking at risk trends and prevention tips. By clicking on the city or region you're considering and adding travel safety, helpful information is typically available from tourist boards, chambers of commerce and police agencies. One example: Florida agencies are alerting visitors to "pizza scams" where bogus pizza brochures are slid under hotel room doors in an attempt to get credit card information from unsuspecting tourists.

- Notify your family, friends, reliable neighbours, building manager and alarm company of your travel plans. Make sure everyone knows how

to reach you while you're gone. Remember though, if you talk about travel plans in public, the wrong people, including potential burglars, might overhear them.

- Don't place a "house-sitter wanted" ad in the newspaper or on the internet for professional thieves to read.



[www.carpinsurance.ca](http://www.carpinsurance.ca)