

# How to Void Your Travel Insurance Coverage

In a recent travel insurance magazine article, The McLennan Group Life Insurance Inc. offered this warning:

"Most claim denials are the result of customers not understanding what they've purchased, or not reading their policy to learn exactly what is and isn't covered, and perhaps most important, not understanding their own obligations."



While exclusions can vary from plan to plan, here are a few activities that TYPICALLY lead to your travel insurance coverage being cancelled.

**Skydiving** » As an extreme sport, skydiving is not covered under most travel insurance policies. If skydiving is part of your vacation plans, you would need to buy additional insurance coverage for that specific activity.

**Scuba Diving** » Similar to skydiving, unless you are a certified diver, you are unlikely to be covered for injuries caused as the result of scuba diving. Again, additional insurance coverage would have to be arranged beforehand.

**Not Getting Recommended Vaccinations** » If you fall ill to the disease you were advised to be vaccinated against, again your insurance provider may not provide coverage.

**Not Disclosing Pre-Existing Conditions** » To help ensure proper coverage, you need to answer all questions on the application honestly. Not disclosing pre-existing conditions could make your policy null and void.

**Criminal Activity** » If you engage in any type of criminal activity such as purchasing narcotics or starting a fight, your travel insurance policy may not cover you for any injuries incurred during that activity.

**Being Impaired** » Similarly, your travel insurance policy may not cover you if an injury is sustained while you're under the influence of drugs or alcohol.

**Ignoring Travel Advisories** » If you visit a country to which the Canadian government has advised you avoid all non-essential travel, your insurance provider may not provide coverage. Note: a link to the Government of Canada Travel Advisories page can be found in the Traveller's Library on themclennangroup.com.

The McLennan Group Life Insurance Inc. urges you to make an informed buying decision. Give yourself time to carefully read the policy and ask questions if needed. You need to understand your policy's benefits, limitations and exclusions...

***Because insurance without proper coverage, is just like having no insurance at all.***