

Communication to plan members

What to do before you travel

Now that the warm weather is here, you're probably heading off on holidays, and perhaps flying abroad. To make sure your vacation goes smoothly, here's some advice to consider before you leave, plus a brief summary of your travel insurance coverage:

1. Make sure your passport is valid

Before booking a trip abroad, make sure you have a valid passport.

If you need to renew your passport, be aware that [processing times](#) are much longer than usual. Plan your travels outside of Canada accordingly.

Good to know: your group insurance plan's trip cancellation insurance does not cover the risk associated with not having a valid passport when travelling.

2. Arrive at the airport early

Avoid the rush and get to the airport at least three hours before your scheduled flight time. This will give you some leeway to deal with unforeseen circumstances such as traffic congestion or delays at various checkpoints, including security and customs.

Good to know: Your group insurance plan's trip cancellation insurance does not cover the risk associated with arriving late to board your flight.

3. Travel light

Be smart about what you pack and limit the number of items you bring with you. This way, you can bring your luggage in the cabin instead of having to check it. You'll save on checked baggage fees, but you'll also save yourself the hassle of waiting for hours to retrieve your baggage or, worse, losing it.

Good to know: Your group insurance plan's trip cancellation insurance provides assistance if your luggage is lost or delayed.

4. Have your proof of insurance handy

Print out your proof of travel insurance and keep it with your passport. This proof is required by some countries, including Cuba.

Your proof of travel insurance is available on [My Client Space](#) and [iA Mobile](#) (internet connection required).

Good to know: Without proof of coverage, you may end up paying out of pocket to purchase insurance at your destination.

5. Stay informed

To learn more about your group insurance coverage, refer to your booklet, available on [My Client Space](#).

6. Understand your coverage and be aware of government travel advice and advisories, both at home and at your destination ([FAQ](#), [Travel advice and advisories by destination](#), [Travel and tourism](#), [Canadian Transportation Agency](#))

7. And finally, relax and have fun!

Travel insurance | What is covered:

- Emergency hospital, medical and surgical expenses outside the province of residence
- Assistance in case of lost baggage or documents
- Emergency telephone assistance
- Repatriation of the plan member and members of the immediate family
- Emergency telephone assistance
- Legal assistance

Trip cancellation insurance (if this benefit is included in your policy)

With this optional coverage, the member can obtain a reimbursement following the cancellation of a trip due to unforeseen circumstances.

** This information is provided as a guideline only. In the event of a discrepancy between this document and your group insurance contract, the latter will take precedence.*