

# Insurance Explained – Travel insurance video

## Transcript

**(We open on our talent attempting to lift up her suitcase).**

Yeah, that's over 50 pounds.

**Cut to an animated introduction with the following supers:**

Manulife presents Insurance Explained

SUPER: Today's topic: Travel insurance

Let's chat about travel.

Who doesn't like escaping their routine and relaxing on a beach in the Caribbean with a tropical drink in hand?

Or touring Europe to experience its culinary delights and breathtaking sightseeing?

Or going to a yoga retreat in the rain forest to reconnect with one's inner self?

I can keep going, but you get the idea.

There's really nothing like that feeling you get while discovering new places, connecting with new people and living new experiences.

But what happens if your vacation doesn't go as planned and you fall sick or get injured?

A medical emergency abroad or even in another province or territory could turn your dream vacation into a financial and emotional nightmare as your government health insurance may not cover emergency medical costs occurring away from home.

That means that if you need medical attention abroad or in another province, you'd have to pay for it yourself. And you could be out-of-pocket for thousands of dollars.

Did you budget for that in your vacation plans?

Probably not.

But that's what travel insurance is for.

**(Cut to a frame where the super "How can travel insurance help?" appears).**

Travel insurance can help protect you against financial risks and losses that can occur while travelling, like if you need to see a doctor, need transportation by air ambulance, or require hospitalization.

**(Illustrations of a stethoscope, of a helicopter and of a hospital appear beside the talent).**

In all those cases, travel insurance would help cover those costs that could bankrupt you if you had to pay them out of pocket.

It also goes beyond that and often includes additional support services that can make a big difference when dealing with a medical emergency abroad.

**(Cut to an animated illustration showing a globe spinning slowly with multiple map pins representing hospitals on all the continents).**

It can help coordinate medical services across thousands of medical providers around the world like clinics and hospitals, it can get you to the right medical facility for the care you need and it can provide translation services if your medical staff speaks a language you don't understand.

**(Illustrations of a hotel, of a plate with some toast and eggs and of a teddy bear appear beside the talent).**

If you're travelling with your family, it can also provide financial support to cover extra expenses for hotel, meals and childcare costs during your medical emergency.

**(Cut to an illustration of an unfolded map of the world and a plane flying across it to land in Canada).**

And if you need to go back to Canada to receive care, travel insurance can also cover the costs to bring you home.

And travel insurance can also cover non-medical emergencies.

Such as trip cancellations and interruptions.

**(Snow starts filling the screen).**

Let's say a snowstorm grounds your flight and it leads to your trip getting cancelled. Well, if you had travel insurance, you could be reimbursed for the cost of the trip.

**(An illustration of a hospital appears on screen beside the talent).**

But trip cancellations and interruptions can also arise from medical emergencies, happening to you or your family at home:

Travel insurance can help if something unexpected happens at home before you even leave for your trip (like your kid coming down with an ear infection) and as a result, you have to cancel. Travel insurance could reimburse you.

It can also help if an emergency happens at home and you need to come back asap. Travel insurance could reimburse you for the portion of your trip that didn't happen.

**(An illustration of a suitcase appears on screen beside the talent).**

And last but definitely not least— lost, damaged or delayed luggage.

Imagine you packed your 100% organic SPF 60 sunscreen and that one vacation shirt you always bring—but surprise! Your luggage is in Rome when you're in Mexico.

Travel insurance could help to reimburse you for your missing items, so you can keep the vacation going.

So yeah, travel insurance can be pretty useful.

But when does someone need it?

**(Cut to a frame where the super "When do you need travel insurance?" appears).**

Basically, you should consider travel insurance anytime you're travelling out of your home province. And if you have existing coverage, through your employee group benefits program for example, or through your credit card, make sure to check what your current coverage includes because it might come with some limitations.

If it does, no worries, you can always top it up to address any gaps and make sure you're fully protected.

**(Cut to an illustration showing several post cards stacked on each other).**

Travel insurance can also help protect you whether you're travelling once in a few years – with single trip coverage - or traveling multiple times a year – with multi-trip coverage that is worth considering if you know you'll travel more than twice in a year.

You apply only once for a year worth of trips and it could also lead to some savings!

But travelling Canadians aren't the only ones who can benefit from travel insurance. Wondering who else can?

Any guesses? Oh right, I guess I can't hear you.

**(Cut to a frame where the super "Who else can travel insurance cover?" appears).**

Well, it can also help protect visiting friends and family coming to the country. Like your family you haven't seen in a while who's making the big trip to see you for the holidays—which is always fun! Right?

Oh, and newcomers are also fair game—especially when they're waiting for their government health plan to kick-in.

Because one thing we often forget is how lucky we are to have free healthcare.

And we also tend to forget that people coming here to visit aren't covered by our government health plans. For them, surgery and a hospital stay could cost thousands of dollars.

**(Cut to an illustration of a piggy bank that gets broken).**

Without travel insurance, those would be expenses visitors would have to pay from their own pockets if they ever required emergency medical care.

There are also dedicated travel insurance plans for Canadian students going to school out of their home province and students coming to study in the country to help protect them against emergency medical costs—cause the last thing a student needs is more debt.

And that's pretty much it.

But I'll throw in a little recap just for you.

**(Cut to a frame where the super "The takeaway" appears).**

Overall, travel insurance is here to help protect you and your loved ones from anything unexpected that can happen while away. It's usually a small cost that has the potential to save you thousands of dollars of medical bills and from a financial impact that could be felt for many years down the line.

So, the same way you double-check that you packed your toothbrush, your sunscreen and passport—consider travel insurance and make it one of your travel essentials.

Now if you'll excuse me, I have a plane to catch.

**(Cut to end frame with Manulife logo and legal disclaimer).**

The information in this video is not to be relied upon as financial or investment advice for specific situations. Individual circumstances may vary. You may wish to contact one of Manulife's licensed insurance advisors or your licensed insurance agent if you need advice about your insurance needs.

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