### I. Travel Medical Insurance

1. Research various travel-medical plans well in advance of visiting your travel agent. Most insurance companies post their medical-declaration forms on the Web.

2. Study the policy’s coverage, the questions and the fine-print carefully. Be suspicious of policies and questions that avoid clear English usage. Some insurance carriers are primarily interested in medical conditions that occurred within the last year or two.

3. **Be very careful with:** “Have you ever...” questions, even if having mumps at age 6 seems irrelevant to breaking an arm during your trip. Questions of this type may also have a string of various medical sub-questions attached, some of which will be unclear to a layperson.

4. If you feel you are in good health but find the questions confusing, go over them with your physician and have him attach a signed note that he agrees with your answers. Doctors do not get paid for this kind of paperwork; so you should pay them privately. Most will be content with $30.00-$40.00 as an indication of your appreciation.

5. Medical questions vary from one carrier to another. One question may ask: “Have you had a change of medication in the past 12 months?” John Smith thinks: “I stopped using my skin cream 5 months ago, because my rash problem disappeared.” The *indicates that skin conditions are exempted. But another carrier may not have the *; and so John Smith may have his medical claim denied for failing to report that he stopped using the cream, even though he had a heart attack while travelling.


6. Some insurers offer “no medical declaration required” coverage for seniors and presumably would not be able to deny provable claims. The costs are actuarially based on age of the applicant. However, credit might be given for absence of previous claims history. Mortality is also known to spike at certain ages. A person who is older than the “spike age” is sometimes deemed to be a lesser risk than a younger person.

### II. Failure to inform Insurer before accepting other help

You must contact your insurer before letting yourself fall into the hands of local, would-be health providers as it is unfair to the insurer to ask them to reimburse uncontrolled costs, which have not yet been shown to be legitimate in the first place.
III Travel Medical Scams

Some common medical scams experienced by travellers include:
- Taxi drivers taking commissions from private clinics to take ill tourists to their location.
- Doctors overcharging patients for consultations and suggesting unnecessary procedures.
- Clinics not accepting insurance coverage and asking for payment upfront by credit card or cash.

IATA has a Web page on this issue. See: http://www.iamat.org/blog/index.cfm/2012/1/27/How-to-Avoid-Medical-Scams-Abroad

IV Facilitating Emergency Contacts

Consider the following scenarios:

1. Your travel agent has booked your accommodations abroad. But your train is very late coming into Birmingham and you need to let your hotel know. But travel agents do not put the phone number of hotels they book, on your hotel vouchers, but usually only that of the booking agency which is in a Canadian timezone and accessible only during business hours. (That is done to protect selling commissions.)

2. You are on a bus tour. The tour has given you a half-day free time in downtown Frankfurt. You wander off, then get a transient vaso-vagal attack which prevents you from meeting the pickup bus on time. The emergency contact number you have been given, is that of the tour company’s head office in Boston.

3. You are doing your own thing on a private shore-excursion during a cruise-ship stop in a foreign port. You get waylaid and have neither a phone nor contact phone number for the cruise ship.

4. While on tour in a former communist country, you have some free time to shop. A policeman stops you and asks for your ID. You give him your passport. He looks at it, then refuses to give it back unless you come to the police station with him. If you go with him, you will miss your bus pickup.

Solutions:

1. Insist that your agent write the country-specific, local phone numbers on your vouchers. You may need to phone, just to find the hotel, get the nearest tube station, or whatever. Alternatively, look up this information on the WEB and print off a map before you start your trip.

2. At the start of the tour, get the cell-phone numbers of the bus-driver and tour leader. The latter is more important, as bus-drivers can change. If the leader demurs, intimate that you will give him or her, an unsatisfactory rating when they pass their evaluation forms around at the end of the tour.

3. Always get the direct emergency contact number of the cruise boat and carry it with you at all times.

4. a) Immediately phone your bus driver.
   b) Ask for the policeman’s ID and write down his badge number;
   c) Ask for the name of his superior and that you wish to speak to him on the phone;
   d) Carry the phone number of the Canadian and American consulates with you.

5. Tour leaders and cruise boats can not be held to the “Good Samaritan” rule, if they are unaware of your plight. Therefore, always carry a mobile phone to facilitate emergency communication.

V CHEAP MOBILE PHONES AND CHEAP PHONE CALLS

You do not need a smart phone that costs several hundreds of dollars and which triggers huge roaming charges when you are abroad.

A perfectly useable travel mobile phone can be had for $25.00. When buying one, make sure it has the following characteristics: <UNLOCKED, GSM, QUADRAPHONIC (i.e., 4-band)>

Canadian mobile phones are 2-band and locked, meaning they are forced into the seller’s long-term contracts. Unlocked phones allow you to use cheap, inexpensive phone (SIM) cards operable for the country or region in which you are travelling. I bought a $25 mobile in Liverpool a few years ago. While travelling in Europe, on a later occasion, I was able to buy a prepaid phone card for about $20.00. It was good for 6 weeks and permitted me to make phone calls to Canada at 4 cents per minute. I was also in an American hospital recently, where every bedded room had only a pay phone requiring the use of a credit card. It cost me $28.00 to phone Canada for 2 minutes.

Mobile dealers used to charge $65.00 just to unlock a phone. All that is involved is typing in a password that de-encrypts your mobile. Today there are a few mobile repair shops in Victoria that will unlock a phone for free.

The WEB has many offers. Just insert the following words into GOOGLE: “prepaid international sim card review” and get educated, if necessary.

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