

# Credit card insurance coverage

## How much protection is really provided?

Travel consultants who offer insurance coverage to their clients are frequently met with the reply, "no thank you, I have credit card coverage."

To ensure your clients have the proper protection, here are some questions they should be asking their credit card company.

### Key points to know about credit card insurance coverage:

- Coverage varies greatly
- Restrictions could include traveller's age and trip length
- Medical cost limits might not be enough to cover treatment
- May exclude trip cancellation and baggage coverage
- Flight accident and accidental death coverage might not be available

1. Do I have to purchase my trip on your credit card to activate the insurance coverage?
2. How many days am I covered for? Can I benefit from this coverage if I stay longer? Do you allow extensions?
3. Am I covered for all emergency/hospital expenses? For what amount? Does my age, my medical history, medication, or pre-existing condition affect the coverage?
4. Am I covered if an air ambulance is required to bring me back to Canada?
5. Are there any sports excluded under this coverage?
6. Will you pay direct or guarantee payment to the medical facility? Do I have to pay a deductible?
7. Will you co-ordinate with my provincial plan or do I have to submit the balance of my claim to you?
8. Are my benefits cancelled if I miss a credit card payment while I'm away on my holidays?
9. Do you provide a 24 hour, 7 day-a-week toll-free assistance telephone number? If so, is this service operated by you or a contracted assistance company?
10. Am I covered for cancellation of my trip entirely – that is: air, hotel, transfers, tax and services – before my departure?
11. Am I covered for cancellation or interruption of my trip if my travelling companion gets injured or sick?
12. Am I covered for trip cancellation if I can't stay in my principal residence because of a fire, flood, tornado, or ecological disaster, for example?
13. What is the Family Member definition? Does my credit card provide coverage for each of my family members? What could happen if my elderly parent suddenly became ill? Would I be covered if I had to cancel?
14. Am I covered for cancellation or interruption if a new travel advisory is issued for my destination?

Prepare yourself to explain how travel insurance protects your clients with the sales and training resources in the partner login area at [www.allianz-assistance.ca](http://www.allianz-assistance.ca).

For more information, contact Agency Services at 1-800-465-4279.

Global Assistance

Allianz 