

Transcript

What Does Travel Medical Insurance Cover?

[Calming music plays throughout.]

00:00:00 - 00:00:10

[Animation: *An Orion Travel insurance card turns into a passport on screen.*]

[Text on Screen: *Your ticket to travel insurance. Alison Hammill, Orion Travel Insurance.*]

[Graphic: *An Orion Travel Insurance logo appears in the bottom right corner.*]

00:00:10 - 00:00:25

Alison Hammill >> In this video, we're going to cover common benefits in travel medical insurance and what they mean. What does emergency medical insurance cover? Well, it offers benefits that allow for coverage for unforeseen medical emergencies as soon as you leave your home province.

[Animation: *White and navy-blue text squares appear on a teal backdrop. Several graphics appear on the screen. The graphics include the CN Tower, mountains, a Buffalo, a lighthouse, The House of Parliament and a farmhouse.*]

[Text on Screen: *Common Benefits In Emergency Travel Medical Insurance. What Does Emergency Medical Insurance Cover? Benefits That Allow For Coverage Of Unforeseen Medical Emergencies.*]

00:00:25 - 00:00:42

Alison Hammill >> Hospital doctor expenses. So, medical expenses as a result of an unforeseen medical emergency such as doctors' fees, hospital, medical facility, x-rays, emergency surgery, and even follow-ups.

[Animation: *A text square appears. A clipboard appears on the right side of the screen. The camera zooms in on the clipboard.*]

[Text on Screen: *Insurance coverage of benefits. Hospital doctor expenses. Medical expenses as a result of unforeseen medical emergency. Doctor Fees. Hospital.*]

Medical Facility. X-Rays. Emergency Surgeries. Follow Ups.]

00:00:42 - 00:00:50

Alison Hammill >> Essentially, all medically necessary treatment to stabilize the emergency. And there are a lot of non-medical expenses that are covered too.

[Animation: A blue lifeline travels across the screen.]

[Sound effect: The sound of a pulse can be heard.]

[Text on Screen: And There Are A Lot Of Non-Medical Expenses That Are Covered Too.]

00:00:50 - 00:01:05

Alison Hammill >> For example, you may need to be returned to Canada by air ambulance. An area ambulance is a Learjet that's been fitted to be an ICU room. It's absolutely incredible. And it's stocked with medical staff to be able to support you on your way back to Canada.

[Animation: A pin with a Canadian leaf appears against a white backdrop. Text appears to its left. A photograph of an air ambulance learjet appears on screen. Photographs showing the inside of the fully equipped medical jet are featured. A smiling doctor appears.]

[Text on Screen: Insurance Coverage or Benefits. Hospital/Doctor Expenses. Air Ambulance.]

00:01:05 - 00:01:18

Alison Hammill >> Emergency evacuation. For example, if you're on a cruise and something happens where they're not able to treat you and you're out at sea, we could send an air ambulance to come and get you and bring you to the closest port.

[Animation: A cruise ship travelling on rocky waves is shown to the right of a text square. Text appears followed by a compass with its dials moving.]

[Text on Screen: Insurance Coverage or Benefits. Hospital/Doctor Expenses. Air Ambulance. Evacuation Expenses. We would send an air ambulance to come and get you.]

00:01:18 - 00:01:32

Alison Hammill >> Return of vehicle. Imagine driving to your destination and something happens where you're not able to drive your car home. This benefit allows us to make arrangements to get your car back home to Canada.

[Animation: *An RV Camper travels across the screen. Text appears to its left. The outline of clouds and a landscape are located in the background. The RV stops and the sun sets. Eventually, the sun rises and the camper is once again operational.*]

[Sound effect: *Crickets are heard.*]

[Text on Screen: *Insurance Coverage or Benefits. Hospital/Doctor Expenses. Air Ambulance. Evacuation Expenses. Return of Vehicle.*]

00:01:32 - 00:01:44

Alison Hammill >> If you end up in hospital and you're going to be there for a while, family-to-bedside covers the cost of bringing a family member to your bedside in the event of a medical emergency.

[Animation: *A calendar appears. Several days are marked off with an 'X'. A group of circles featuring a family of individuals appear on the right. A single image of a female in a circle appears to the groups left. Text appears on the left of the screen. A plane flies across the screen.*]

[Text on Screen: *Insurance Coverage or Benefits. Hospital/Doctor Expenses. Air Ambulance. Evacuation Expenses. Return of Vehicle. Family-To-Bedside. You. Family.*]

[Sound effect: *A plane is heard.*]

00:01:44 - 00:02:01

Alison Hammill >> Return of remains. It's a conversation no one ever likes to talk about, especially when you're thinking about going on vacation, but it's important to prepare for the unexpected. Return of remains benefits and assistance organize and pay the expenses of returning the deceased back to Canada.

[Animation: *A chat bubble and text appear against a navy-blue backdrop followed by a map with a dotted outline.*]

[Text on Screen: *Insurance Coverage or Benefits. Hospital/Doctor Expenses. Air Ambulance. Evacuation Expenses. Return of Vehicle. Return of Remains. It's A Conversation. But it's important to prepare for the unexpected.*]

00:02:01 - 00:02:14

Alison Hammill >> Vision and hearing aid replacement. You can't continue on your trip without being able to see. In some cases, there's a benefit to replace your eyewear and or your hearing aids.

[Animation: *Text appears in a square to the left of the screen. A smiling woman stands on a crowded beach holding piña coladas. The waves are moving beneath her. A beach ball hits her directly in the head resulting in her sunglasses breaking. The screen goes out of focus. A new pair of glasses appears on the screen bringing the picture back in focus.*]

[Text on Screen: *Insurance Coverage or Benefits. Hospital/Doctor Expenses. Air Ambulance. Evacuation Expenses. Return of Vehicle. Return of Remains. Vision or Hearing Aid Replacement. You can't continue on your trip without being able to see. Replacement eyewear and / or hearing aids.*]

[Sound effect: Glass shattering is heard.]

00:02:14 - 00:02:22

Alison Hammill >> Ultimately, emergency travel medical insurance is intended to prevent out-of-pocket expenses as a result of a medical emergency.

[Animation: *A blue text square appears on the left side of the screen. A wallet with money jumping out of it appears on the right.*]

[Text on Screen: *Ultimately, emergency travel medical insurance is intended to prevent out-of-pocket expenses. Out-Of-Pocket.*]

00:02:22 - 00:02:36

Alison Hammill >> Ultimately, emergency travel medical insurance is intended to prevent out-of-pocket expenses as a result of a medical emergency. >> It's important that you understand what coverage you're eligible for and always read your policy. Every insurance policy has different benefits, eligibility requirements, policy conditions, and exclusions.

[Animation: *A piece of luggage opens revealing two folded shirts and a pair of sunglasses. A paper lands on top of the open suitcase. The camera zooms in on the words on the paper.*]

[Text on Screen: *Benefits. Eligibility Requirements. Policy Conditions. Exclusions.*]

00:02:36 - 00:02:40

Alison Hammill >> Some travel medical insurance also requires a medical questionnaire.

[Animation: *A blue text square appears on the left. A bottle of pills appears on the right.*]

[Text on Screen: *Some travel medical insurance also requires a medical questionnaire.*]

00:02:40 - 00:02:44

Alison Hammill >> For more information, visit our website or speak to a trusted insurance professional.

[Animation: *A white screen appears. A CAA Store appears on the left and a laptop on the right.*]

00:02:44 - 00:02:55

Alison Hammill >> Thanks for watching. Please check out our full suite of educational videos to learn more about travel insurance. Safe travels.

[Graphic: *An Orion Travel Insurance logo appears in the centre of the frame. A CAA logo is below it.*]

[Text on Screen: *Safe Travels. Oriontravelinsurance.ca*]

[Music ends.]