For Immediate Release



Top tips for a worry-free winter away

Media Contact:

Kaitlynn Furse P: 905-771-3194 M: 647-227-7559 <u>kfur@caasco.ca</u>

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@CAASCO_News on Twitter for regular updates on wait times, other news and information. **Thornhill, ON, September 18, 2018** – Many retired Canadians will soon head south to their home away from home for the winter months.

<u>CAA South Central Ontario</u> (CAA SCO) is sharing new CAA member research that sheds light on some of the common worries experienced by snowbirds and is suggesting some simple tips to plan for a worry-free winter away.

In an online survey completed earlier this year by over 3,000 members, CAA found that the top worries snowbirds had while travelling were:

- The wellbeing of family and friends travelling with them
- The wellbeing of family and friends back at home
- Pre-existing health concerns
- Losing their wallet
- Illness/injury related to activities on trip

"Peace of mind while travelling is the ultimate luxury," said Kaitlynn Furse, manager, public relations, CAA South Central Ontario. "Taking steps to ensure that you'll be covered with the right travel and medical coverage, is the best way to make the most of your time away during the winter."

Among those surveyed, medical coverage for the duration of the trip was the most common type of travel insurance purchased, followed by trip cancellation/interruption, an annual policy that provides coverage for multiple trips throughout the year or a packaged plan that provides both medical and non-medical coverage for the duration of a trip.

CAA SCO suggests that snowbirds planning to head south this winter look for the following coverage before taking off:

Emergency Medical Insurance that includes:

- Emergency medical treatment: Applies to hospital accommodations, physician fees, lab tests and X-rays, private duty nursing, and ambulance service.
- Medical repatriation: When medically necessary, this coverage allows you to be transported safely to a medical facility for treatment, avoiding out-of-pocket expenses.
- Return of vehicle: If you're badly injured or hospitalized, the return of vehicle benefit will cover reasonable expense to have your personal or rental vehicle returned, providing you that extra peace of mind.

Bounce Back benefits: When travelling, there is always the possibility of having to return due to a home or family emergency. Bounce Back benefits often provide up to \$2,000 for a round-trip ticket home and back to your destination.

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CAA SCO also recommends the following when buying travel insurance:

- Consult with your doctor before filling out a medical questionnaire. This will allow you to fully understand your medical history, allowing you to answer questions with confidence.
- Read your policy carefully. Understand what is and isn't covered.
- If you have any questions, ask your travel insurance provider.
- Don't buy travel insurance on price alone.

Snowbirds should also check the following before heading south:

- Make sure your driver's license and passport do not expire while you are away.
- Check with your auto insurance company to ensure you are covered while driving in the United States. Additional coverage may be required.
- Review your homeowner's policy. If you are away for an extended period, you must have someone check your property regularly.
- Make sure to check travel advisories for your destination at least once while planning your travel and before you travel.

For more educational tips on commonly asked questions related to travel insurance go to <u>www.caasco.ca/Educateme</u>.

About CAA South Central Ontario

For over a hundred years, CAA has been helping Canadians stay mobile, safe and protected. CAA South Central Ontario is one of eight auto clubs across Canada providing roadside assistance, travel, insurance services and Member savings for our over 2 million Members.

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For further information contact:

Kaitlynn Furse, PR Manager CAA South Central Ontario C: (647) 227-7559 E: <u>kfur@caasco.ca</u>