



The best times to book different types of Travel Insurance



Trip Cancellation Insurance:

Should be purchased ASAP after paying for your trip.
The sooner you can book, the better, as it is trip cancellation protection.

Travel Emergency Medical Insurance – Base Plan

You can book as early as six months in advance of your departure. As a minimum you should be booking at least two weeks or more before your departure, if possible, issues of Health could be relevant.

*However, if booking far in advance of your departure, you'll need to update their coverage if your Health or Travel dates change. Do not forget to update as pre-existing stability situations could be relevant, so leaving it until the last minute is not recommended in case there are complications.

Accidental Death and Dismemberment: Should be purchased 2 months before the trip. Normally an annual premium is for \$500,000 of coverage.

Kidnap & Ransom: Should be purchased 2 months before the trip. Provides protection against kidnapping, extortion, hostage crisis, child abduction, just to name a few.

Visitors to Canada Insurance:

Advice your friends and family that the purchase should be at least two months before leaving their home country to come to Canada, is required. There is a waiting period for sickness if the purchase is completed after arrival.

*You can book Visitors to Canada insurance after arrival to Canada, but there are issues of coverage to consider.