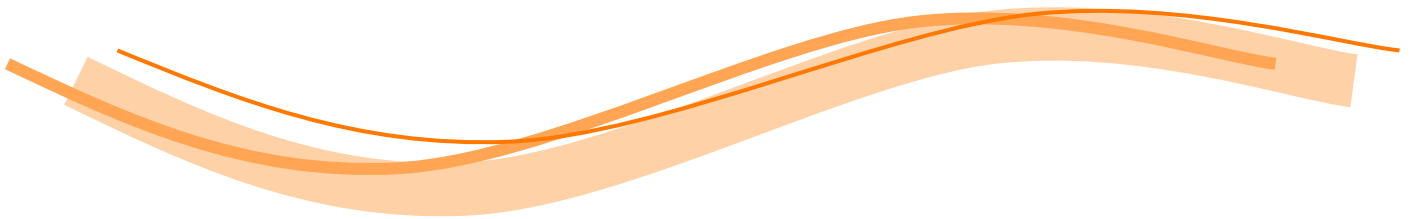




**ALLIANZ GLOBAL
ASSISTANCE TRAVEL
INSURANCE**





ALLIANZ GLOBAL ASSISTANCE TRAVEL INSURANCE

A worry free vacation starts with Travel Insurance.

For over **twenty four years**, Allianz Global Assistance has assisted Canadian travellers when they need it most. Allianz Global Assistance helps its customers navigate the difficulties of hospitalization abroad with the support of business units in 29 countries around the world. They provide unparalleled global support with a local touch – not to mention an audited network of medical providers around the world. Located in Kitchener, ON, they are the Canadian company of Allianz Global Assistance Group, the world’s largest travel insurance and assistance provider, with business units in 29 countries across five continents. This global reach allows them to support Canadian travellers around the clock, wherever their travels take them.

In these Travel Notes, we’ll look at travel insurance in action and why the true value of travel insurance is not only found in the coverage for unexpected medical expenses, but in the assistance services provided when these medical emergencies occur. Imagine needing emergency medical attention in a foreign country where you don’t speak the language, don’t understand the medical system and don’t have up front local currency to pay for treatment. ..

Help when you need it most

Allianz Global Assistance encourages its customers to call in before seeking treatment so they can be provided with a referral and directions to the nearest appropriate medical facility. Before the patient even arrives at the hospital, Allianz Global Assistance notifies the hospital of the incoming patient and, whenever possible, arranges for direct billing so the patient doesn’t have to pay out of pocket.

In cases where a patient must be admitted, Allianz Global Assistance closely manages the care of the patient with the perspective of Canadian medical standards and procedures, while approving and advising on what testing and treatments are needed. They are an advocate for the patient and act as a lifeline, coordinating communications with the patient’s treating physician at the destination and their primary physician at home - all the while keeping family members up to date on the status of their care.

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



Getting you back to home sweet home

If your vacation is interrupted by a medical emergency, you may be unable to return home on your original ticket. In this case, your Travel Insurance should cover you for rebooking on a commercial flight home. With more serious medical emergencies, a commercial flight home may be out of the question entirely and you may need a medical escort home or even an Air Ambulance. Again, this is an area where Allianz Global Assistance delivers the support you need for a smooth transition home, coordinating your return to Canada every step of the way.

Of course, with air ambulance fees ranging in the tens of thousands of dollars, having the costs covered by travel insurance is important. This would be equally true if you were returning home after an accident in another province of Canada as it would if you were further away - hence the need for travel insurance even when travelling outside of your home province within Canada.

When managing a medical transport, Allianz Global Assistance coordinates the preparation of the patient at their destination for travel, ground transportation from the hospital to the airport, boarding of the patient onto the commercial flight or air ambulance, receipt of the patient in their home city. Should continuing hospitalization in Canada be necessary, Allianz Global Assistance also locates and arrange for a receiving bed before the repatriation process begins, along with ground transportation from the receiving airport to the patient's local Canadian hospital.

Your policy...simpler than you think!

Reviewing a travel insurance policy can be intimidating. To make the process less daunting, Allianz Global Assistance will explain the key elements of your policy wording. It is important to understand terms like the "sudden and unforeseen" component of emergency medical coverage, "pre-existing condition" clauses, covered reasons for trip cancellation, and general exclusions.

Within your policy, there can also be useful benefits that are often overlooked when researching Travel Insurance. For example, Allianz Global Assistance policies can provide:

Trip Delay – If you incur meal and accommodation costs due to flight

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



	<p>delays</p> <p>Baggage Delay- Costs incurred buying necessities should your baggage be delayed for over 12 hours</p> <p>Return of Vehicle – If you are unable to return a rental vehicle or are unable to drive your own vehicle home to Canada due to a medical condition</p> <p>Return of Dependent Children - If a child has to return home to relatives should the guardian they are travelling with become hospitalized</p> <p>Visit to Bedside – If you are travelling alone and admitted as an inpatient, this benefit allows a relative to come to your bedside abroad</p> <p>Assistance benefits like Lost Document Replacement - Help if you lose your passport abroad</p>
<p>Why Travel Insurance?</p>	<p>It's not a question of being able to afford travel insurance. It's more a question of can you afford to travel without it? When you're travelling, even a minor accident or sickness can become a major expense and inconvenience. So whether your plans include a trip outside your home province or territory, to the U.S. or to another continent, having travel insurance will go a long way toward ensuring you enjoy your time away.</p> <p>Government Health Insurance Plans Don't Cover Everything Anytime you leave Canada—even for a few hours—without travel medical insurance, you're taking a big risk. Like many Canadians, you might be surprised to know that when you travel outside Canada, you leave a large portion of your government health insurance plan (GHIP) behind.</p> <p>Government health insurance plans also typically cover only a limited portion of medical costs once you leave your home province or territory, even if you are still in Canada.</p> <p>Plus, unlike a GHIP, a travel insurance plan can also offer benefits such as Baggage & Personal Effects Insurance, Flight & Travel Accident Insurance, and Trip Interruption/After Departure Insurance.</p> <p>So, whether you're travelling out of the country, or just out of your own province, make sure you understand what you're covered for and that you have purchased supplemental travel insurance to fill any gaps. This includes reviewing what coverage, if any, is provided by a benefits plan you may have through your employer.</p>

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



	<p>Credit Cards Don't Cover Everything Some credit cards cover basic health insurance when you are travelling outside your province/territory of residence or Canada. Before you take a trip, it's a good idea to review any coverage provided by your credit card(s) to decide whether you need additional insurance.</p> <p>Coverage You Can Count On In a world where anything can happen, Allianz Global Assistance insurance is your ticket to safeguarding your trip. For instance, what if you had to:</p> <p>Cope with an emergency in a foreign country? You're on your dream vacation in a foreign country and chances are you may not speak the language. How would you get help during an emergency? Their multilingual coordinators understand your coverage and can help you find the care you need. Simply call them 24 hours a day, seven days a week, no matter where you are in the world. Pay out-of-pocket for medical expenses? If you become sick or injured while travelling, your government health insurance plan would only cover a fraction of the medical costs. Imagine a medical emergency that requires being taken by air ambulance to the nearest hospital. Treatment can easily run into the tens of thousands of dollars. Emergency travel medical insurance can help cover these costs.</p> <p>Suddenly rush home because of an emergency? If you have to return home early, you could incur some serious expenses. Trip Interruption/After Departure Insurance can help reimburse you when your travel arrangements don't go according to plan.</p> <p>Replace lost baggage or personal effects? Don't let your vacation be ruined if your luggage or personal effects, such as a passport, become damaged or lost. Baggage & Personal Effects Insurance helps cover some of the replacement costs so you can get back to enjoying your trip.</p> <p>Buy travel insurance as though you're going to use it. No one takes a trip assuming the worst. But should something happen, it's good to know that you and the people you care about will be protected. An essential part of every trip, travel insurance is a small expense for a tremendous amount of confidence!</p>
<p>Average Cost for Treatment in Florida</p>	<p>Fall resulting in head injury: Hospital: \$134,000; Physician: \$25,000; Air ambulance: \$20,000 Cardiac Case: \$194,000 (13-day admission with bypass)</p>

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



	<p>Broken leg: \$11,000</p>
<p>Did You Know?</p>	<p>When you leave Canada, you leave a large portion of your government health insurance plan behind.</p> <p>Supplementary travel insurance is required when leaving your province of residence.</p> <p>A hospital room in the U.S. can cost up to \$10,000 per day.</p>
<p>Awards</p>	<p>Allianz Global Assistance Canada received top honours at the Global Call Centre of the Year Awards this year (2012) in Seattle, WA. The company earned both the Gold Award for the 2012 Global Call Centre of the Year in the small-to medium call centre category (75 seats or less), and the Silver Award in the Quality category. The International Customer Management Institute (ICMI), which hosts the Global Call Centre of the Year Awards, recognizes call centres that best embody operational and strategic excellence and commitment to delivering superior service in their call centre activities. With over 24 years of experience operating a call centre, Allianz Global Assistance Canada is proud of its call centre capabilities, ensuring its customers are receiving the highest level of customer service possible. Whether the caller wants needs help while travelling abroad or has a question about their travel insurance policy, their associates are standing by 24/7/365 to ask “How can we help?”</p> <p>Allianz Global Assistance Canada also received the “Best Contact Center Learning, Development & Recognition Program” award at the Call Center Week Awards held in June 2012 in Las Vegas, Nevada. Hosted by the International Quality and Productivity Center (IQPC), the Call Center Weeks Awards honour the most innovative call centre solutions and individuals in the past year.</p>
<p>Testimonials</p>	<p>It’s always a good idea to take note of what other people’s experiences have been with a travel insurance company. Allianz Global Assistance have facilitated this on their website at http://www.allianz-assistance.ca/content/16/en/service-and-satisfaction/real-world-stories</p> <p>Here you can read and be guided by the experiences of others.</p>
<p>Multi-Trip Annual and Single-Trip Plan Options</p>	<p>In addition to providing either Basic or Enhanced Coverage, Travel Health Protector insurance also offers a Multi-Trip Annual Plan and Single-Trip Plan option. Each provides unique benefits depending on the length of your trip and the frequency of your travels:</p> <p>Multi-Trip Annual Plan Enjoy consistent, year-round coverage for multiple trips with one quick purchase. An annual travel insurance policy keeps you protected</p>

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



	<p>whenever you travel — whether it's a long-planned vacation or a spur-of-the-moment trip. With a variety of options to choose from, you're sure to find the annual travel medical insurance coverage that suits you. Their 10-day plan covers unlimited trips up to 10 days long, while the 30-day plan provides coverage for multiple trips lasting up to 30 days each.</p>
<p>Benefits</p>	<p>Allianz Global Assistance offer a variety of travel insurance options for your vacation. Choose from policies providing trip cancellation coverage, emergency medical benefits, or more comprehensive coverage. http://www.allianz-assistance.ca/content/3/en/travel/holiday-insurance</p>
<p>Assistance Services</p>	<p>Medical Assistance and Consultation When you have a medical emergency and you call the Assistance Centre, you will be directed to a medical service provider near you.</p> <p>Payment Assistance Whenever possible, the payment of eligible medical services you receive will be coordinated through the Assistance Centre, communicated with your medical provider and billing arrangements will be discussed.</p> <p>Emergency Message Centre In case of a medical emergency, the Assistance Centre will help exchange important messages with your family, business or physician.</p> <p>Replacement coordination for things like prescription eyeglasses or essential prescription medication.</p>
<p>Shopping Trips to the USA</p>	<p>For Canadians planning to drive to the US to take part in the retail frenzy of Black Friday, there is more to consider than long waits at border crossings. Whether driving across the border for a few hours of shopping or travelling for longer, Canadians should check that their insurance is complete and they are managing their money safely.</p> <p>Driving across the border? Here are some tips to keep in mind when looking for bargains on Black Friday or travelling in the US year-round.</p> <p>Allianz Global Assistance Insurance recommends reviewing your travel medical insurance</p> <p>Receiving medical assistance in the U.S. can be very expensive, and government health insurance plans typically don't cover all out-of-country expenses. An appendectomy, which usually involves a one-day stay, could cost \$10,000 (with just \$1,100 covered by the health plan) and a two-day stay in a U.S. hospital for chest discomfort could cost US\$10,800.</p>

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



	<p>It is important to review any existing policies before travelling. Credit cards often provide travel insurance coverage for a limited number of days or restrict the amount travelers can claim. Similarly, employment benefits may not cover all medical emergencies and can have limited travel benefits.</p> <p>Allianz Global Assistance Insurance recommends checking your auto liability coverage:</p> <p>If you're in the U.S. and have a car accident and found legally responsible for injuring someone or causing damage to another vehicle or property, liability insurance can protect you financially up to your insured limit. If the courts ordered you to pay \$1 million in damages but you only have \$200,000 in liability coverage, the remaining \$800,000 would be out-of-pocket. Most drivers purchase \$1 million in liability coverage, but for those who frequently drive to the U.S., where the ability to sue is not restricted to serious injuries and liability settlements and can be extremely expensive, it's highly recommended to purchase \$2 million for only a fraction of the cost of your current insurance premium.</p> <p>Allianz Global Assistance suggestions for managing purchases:</p> <ul style="list-style-type: none"> - It is recommended to use cash for smaller purchases and incidentals such as tolls, border crossings, taxis, lunch, coffee and tips. - As there is a high safety risk associated with carrying around large amounts of cash, it is best to use debit and/or credit to pay for purchases when in the US as well as in Canada. - While credit and debit provide benefits of security and convenience, there are a few considerations to keep in mind: <ul style="list-style-type: none"> - It is important to call your credit card company or bank to determine the daily exchange rate, as it can be difficult to determine the exchange rate until you receive your statement. - Debit card purchases in the US are not the same as converting cash in Canada before you go. Many US retailers will accept Canadian cash but the exchange rate tends to be less favourable when using debit cards. - In almost all cases, the best foreign exchange rate is obtained by going to your local branch or ATM.
<p>Contacts</p>	<p>For more details on Allianz Global Assistance Travel Insurance: www.allianz-assistance.ca 1-866-520-8823</p> <p>Where to buy Allianz Global Assistance Travel Insurance: infocanada@allianz-assistance.ca</p>

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



<p>More Information</p>	<p>Here are a couple of useful and informative articles from Allianz Global Assistance to read before making your travel insurance decisions:</p>
<p>When a Tourist Becomes a Foreigner</p>	<p>When travelling abroad, vacationing Canadians take comfort in the infrastructure that destination countries put in place to support the tourism industry. Travellers plan itineraries that include popular landmarks, site seeing tours and hotels which are all designed to make the visitor feel welcome and safe to explore their new surroundings. Whether in England or the most exotic destination, one only has to look around for a “?” sign to find a tourist centre that will direct them to the next unique experience on their trip.</p> <p>Unfortunately, the security one finds in this tourist bubble can quickly disappear when a medical emergency occurs. Even at home, seeking treatment can be a challenging experience due to the combined discomfort of illness and wait times at hospitals. The added difficulty of accessing treatment in a strange country and the uncertainty around the quality of care available can significantly compound the stress involved when this scenario occurs away from home.</p> <p>When entering a hospital overseas, the reality is that travellers transition from the comfort of being a tourist who is viewed as a lucrative source of income for the local economy, to becoming a foreigner that is seen in most cases as an additional cost and risk to an already strained healthcare system.</p> <p>Hospitals can be unsettling places at the best of times, but language barriers and unfamiliar processes only add to the chaos. Additionally, as a foreigner, many hospitals require upfront payment in local currency before providing any treatment. This can be a dangerous obstacle to overcome, particularly when the situation is an emergency. Decisions are often required that can result in devastating consequences (emotionally, physically and financially).</p> <p>Thankfully, your insurance broker can prepare you for these for these unexpected situations by ensuring you have emergency medical travel insurance that is backed by a globally recognized and trusted brand, and supported by an audited, worldwide network of quality medical providers.</p> <p>Allianz Global Assistance has been assisting Canadian travellers for over 24 years. With the support of its fellow Allianz Global Assistance business units in 29 countries around the world, Allianz Global Assistance provides unparalleled global support with a local touch when assisting Canadians as they travel abroad.</p> <p>In addition to this global reach, Allianz Global Assistance maintains an audited network of medical providers around the world, focusing on areas of widespread tourism and in places where the quality of treatment may be inconsistent with Canadian standards. Providers within this</p>

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



	<p>network are visited and audited by Allianz Global Assistance doctors who develop detailed reports that include photos, information on available services and equipment, and quality scores. This provider information is accessed by Allianz Global Assistance case managers in Canada when providing referrals or when it is necessary to find the nearest appropriate facility for a medical evacuation.</p> <p>Allianz Global Assistance’s support network is a good example of how the true value of travel insurance is not only found in the coverage for unexpected medical expenses, but in the assistance services provided when these medical emergencies occur.</p> <p>Allianz Global Assistance encourages its customers to call in before seeking treatment so they can be provided with a referral and directions to the nearest appropriate medical facility. Before the patient even arrives at the hospital, Allianz Global Assistance will have already notified the hospital of the incoming patient and, whenever possible, will arrange for direct billing so the patient doesn’t have to pay out of pocket. This level of support can mean the difference between a very lengthy, strenuous and costly trip to the hospital, or a fast and easy turnaround for admittance, diagnosis and treatment.</p> <p>In cases where a patient must be admitted, your travel insurance supplier becomes invaluable. Allianz Global Assistance closely manages the care of the patient with the perspective of Canadian medical standards and procedures, while approving and advising on what testing and treatments are needed. They are an advocate for the patient and act as a lifeline, coordinating communications with the patient’s treating physician at the destination and their primary physician at home, all the while keeping family members up to date on the status of their care. Lastly, they manage the complicated process of coordinating the many steps involved for medical transport back to Canada.</p> <p>Next time you’re booking a trip, be sure to speak with your insurance broker to ensure you are buying insurance from a globally trusted supplier like Allianz Global Assistance. This will ensure you will be treated as a valued tourist for your whole trip, regardless of what unexpected emergencies might arise.</p>
<p>Assistance Companies Make it Happen</p>	<p>When booking a trip, a primary goal is to find the most affordable and comfortable route to your destination. Unfortunately, even a well-planned vacation can be interrupted by a medical emergency, leaving you unable to return home on your original ticket. With more serious emergencies, a commercial flight home may be out of the question entirely.</p> <p>At times like these, a travel medical insurance policy and the quality of the assistance company that supports it become indispensable to ensure you receive appropriate emergency treatment and a safe return home.</p>

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



When an individual is admitted to hospital at their destination as an inpatient, their travel assistance company is involved in managing their treatment from the outset. Working with treating physicians, the assistance company monitors the patient's care and approves investigative or invasive procedures, while maintaining regular communication with the patient's physicians and family (both at the destination and at home).

Once the emergency is under control, the assistance company confirms the patient's stability to travel back to Canada, referred to as "repatriation" within insurance policies.

Depending on the severity of the medical condition, the assistance company has several options for organizing air repatriation. For less severe conditions such as a broken leg, a simple rebooking on a commercial flight home will suffice. In these cases, the assistance company will endeavor to book a seat with extra legroom for the comfort of the patient. Other cases may require a patient to be medically monitored during their flight. For these instances, an RN escort is sent to meet the patient and escort them on their journey home.

In worst case scenarios such as severe trauma, spinal injuries or cardiac conditions, an air ambulance is required. Air ambulances are fully equipped to medically monitor and treat the patient during the flight, and are staffed by medical professionals who care for the patient during transit.

The customer's assistance company is responsible for organizing all parties involved to ensure a successful repatriation from door to door. This process includes coordinating the preparation of the patient at their destination for travel, ground transportation from the hospital to the airport, boarding of the patient onto the commercial flight or air ambulance and receipt of the patient in their home city. Should continued hospitalization in Canada be necessary, the assistance company also locates and arranges for a receiving bed before the repatriation process begins, along with ground transportation from the receiving airport to the patient's local Canadian hospital.

Unlike a repatriation, there are times when proper medical care isn't readily available at the destination and a patient requires medical transportation from the point of incident to the nearest appropriate medical facility. This is known as a medical evacuation and requires the assistance company to work extremely quickly. Medical evacuations are often required when an individual suffers a major medical emergency while aboard a cruise ship. In these instances, the assistance company will coordinate an air ambulance to pick up the patient from the cruise ship (sometime while still at sea but most often at the nearest port of call) and then transport them to the nearest hospital with the equipment and personnel required to treat the patient. When every second counts,

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.



having a capable assistance company to arrange evacuations from a cruise or any remote location without medical facilities nearby is an absolute necessity.

Whether it is a full repatriation back home or a medical evacuation, the assistance company's job to ensure the patient's safety at all times. As medical emergencies can happen anywhere in the world, your insurer should always use an assistance company with offices and networks that provide maximum global reach to help achieve this objective. The assistance company should also use strict guidelines for medical transportation suppliers, including ground and air ambulance providers as well as medical professionals to escort patients during transportation. While any travel medical insurance plan should offer financial security against losses due to unexpected medical emergencies, the assistance provider behind the plan can make a major difference in the experience of your customer. When an unexpected hospitalization occurs, having a travel assistance provider with the experience and global networks necessary to effectively arrange for your customer's safe return is invaluable, especially when considering the many variables and suppliers to coordinate. Of course, with air ambulance fees ranging in the tens of thousands of dollars, having the costs covered by travel insurance is more than an added bonus.

Allianz Global Assistance Canada, which has been assisting Canadian travellers for 24 years, has both the experience and global reach to assist travellers when they need it most. As part of Allianz Global Assistance Group, the company has a local presence in 29 countries around the world, and accesses a network of over 400,000 providers and 180 correspondents to help Canadian travellers find quality medical care and return home safely when an emergency occurs. By purchasing Allianz Global Assistance travel medical insurance, you can rest easy knowing that the support of the world's largest travel insurance and assistance company is only a phone call away.

Chris Robinson Associates Inc does not warrant the quality, accuracy or completeness of any claims, statements or information contained within this document. This document was created at the time of broadcast and may not be current.