

It hasn't been my practice in these newsletters to relate or share personal experiences, but today I make an exception.

Prior to Christmas, I became aware that many of my clients with Out of Province Emergency Medical Expense Benefit didn't have their plan certificate (proof of insurance) with them in a wallet or on their devices.

Insurance is never top of mind for most people (except those of us in the business) until it is needed. Not the time to be hunting for proof!

Whether the coverage you sell to clients is annually renewable or per trip number of days type, urge them to have the proof at their fingertips.

Recently I personally experienced how valuable appropriate emergency medical coverage can be.

A family member suffered a serious skiing injury out of Canada. The incident started a cascade of medical treatments, expenses, travel arrangements, medications, braces, x-rays, etc. After initial interventions, a suite of follow up doctors appointments, MRIs and hospital and specialist visits; followed by additional medications, braces, treatments, tests, etc. Most required immediate payments or at least proof of coverage. Future appointments were scheduled.

Because of the circumstances, I canceled my return trip and extended my stay. Within 48 hours of my original departure, I notified my travel insurance provider I needed to extend my coverage. Despite the time difference, my provider was available to make the necessary change immediately.

I am sharing this story with you to illustrate the value of Emergency Travel Medical coverage and how important it is for clients to understand and appreciate that value.

Often as agents, we make assumptions our clients know and understand their contracts, but if the benefit isn't used, people forget or even think it is not necessary.

Accidents Happen! Unexpected illness occurs!

Urge your clients who buy Travel coverage from you to:

- 1. Carry the proof of insurance with them, securely on a mobile device or paper certificate or BOTH!**
- 2. Understand the contract provisions. Pay particular attention to the number of days and trip limit. If an extension is needed, (e.g., delayed departure) notify the carrier asap and secure the additional coverage.**

Nothing like a personal experience to cement belief in the products we sell!

Good Selling,

Blaine

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