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Common travel mistakes that could be costly

An impulsive tour on a scooter can be fun, but you may not be covered if injured

Renting a scooter or taking a scuba lesson while on vacation are popular activities and often done on the spur of the moment, but an injury sustained while participating without the appropriate licencing or certification may not be covered by travel insurance, resulting in unforeseen medical bills.

Allianz Global Assistance Canada, a leading provider of travel insurance and assistance services, is advocating for more awareness among Canadian travellers. The company says not knowing what is and isn't covered in terms of activities and not following local laws are just two of the common mistakes travellers make.

"It's not uncommon for travellers to casually rent a scooter or moped for a local tour abroad without checking local traffic laws or to impulsively go bungee jumping without knowing if it's covered in the event of an incident," says Dan Keon, Vice President, Market Management, Allianz Global Assistance Canada. "It doesn't mean various activities are never covered, but you need to understand your policy before you take the plunge."

In the example of renting a scooter abroad, Keon says "some countries require a special local license for riding any kind of motorbike and without that license it's considered driving illegally in that country. If something were to happen, it can impact your insurance coverage. It's similar to renting a car in a country that requires an International Driving Permit. If local law says you need one, make sure you get it."

The Travel Health Insurance Association of Canada confirms surveys show that travellers are more prone to "risky behaviour" when on vacation abroad. However, what constitutes risky, hazardous activities or an extreme sport isn't always understood by travellers.

"It can be enticing to watch the resort's scuba-diving tours from the beach, and you might want to give it a try, but do you know if your coverage extends to this or other activities should something untoward happen," asks Keon. "Typically, travel insurance policies may exclude

certain high-risk activities like heli-skiing, any skiing outside of marked trails, rock climbing and sky diving. Scuba diving (except if certified by NAUI or PADI) may be covered but only to a maximum depth of 30 metres. Before you go, know what your policy defines as acceptable activities and those that may not be covered under your policy's exclusions."

Keon adds that equally important to understanding what is not covered by your policy is understanding all the benefits your policy does offer as even the cost of a broken arm could cost thousands of dollars without insurance.

"It's important to have an understanding of the full range of benefits offered by the policy, such as the benefit of flying a family member abroad to be with their ill or injured relative," he says. "Medical emergencies can happen to anyone at any time, regardless of your age and current health. We encourage travellers to read their policy and speak with their travel insurance provider directly before departing to understand all that is available and if their planned activities are indeed eligible for coverage, so that they may fully enjoy each and every unique experience."

Allianz Global Assistance (Canada)

For 30 years, Allianz Global Assistance has supported travelling Canadians when they need it most with value-added travel insurance and assistance services. More than 800 employees, 70 % of whom are women, support long-term partnerships with some of the best known brands in the travel and financial services markets. Allianz Global Assistance also serves as an outsource provider for in-bound call centre services and claims administration for health insurers, property and casualty insurers and credit card companies. Allianz Global Assistance is a specialist brand of Allianz Partners for assistance and travel insurance, and is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. For more information, visit www.allianz-assistance.ca.

Allianz Partners

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This global family of over 19,000 employees is present in 78 countries, speaks 70 languages and handles 54 million cases per year, protecting customers and employees on all continents. For more information, please visit: www.allianz-partners.com.

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