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Multi-generational vacations on the rise

But are Canadian families adequately prepared?

One of the big trends in travel among Canadians is multi-generational vacations – trips involving two or three generations. A potential driver is a more adventurous baby boomer demographic who look forward to the opportunity to enjoy travel with their adult children and grandchildren. But before rushing out with the kids and grandparents, Allianz Global Assistance Canada, a leading provider of travel insurance and assistance services, advises that as the size of the group grows along with age gaps, there are more planning steps which include adequate travel protection for every traveller.

“Travelling with family members from different generations can be a very rewarding experience and create many shared memories, but it also raises a number of issues that should be addressed in advance,” says Dan Keon, Vice President, Market Management, Allianz Global Assistance Canada. “Organizing the itinerary so that each generation can enjoy the trip is challenging enough. But travelling families should also be mindful that children can be more prone to illness due to changes in routine, environment and diet, while seniors may have pre-existing medical conditions that could affect coverage, so having adequate travel medical insurance for everyone is vital.”

This need for travel insurance is true whether your multi-generational trip is a weekend road trip across the border, a trip-of-a-lifetime to Europe, or even a jaunt to another province within Canada.

Over the past year, Allianz Canada has seen an increase of 5 per cent in the purchase of policies for multi-travellers and the Conference Board of Canada reported that among the 26.9 per cent of Canadians who travelled with a group of related adults and children, more than one quarter included more than two generations.¹

“For multi-generational travel, we recommend that one person be assigned to ensure that pre-trip details related to health and travel protections are managed, including everything from accessibility issues, vaccines, special dietary needs and age-appropriate activities,” adds Keon. “This approach will help ensure no one’s needs are overlooked.”

While the destination is usually the major decision, travellers may not recognize the need for coverage if they are staying within Canada.

“Provincial health insurance does not cover everything in other regions across the country,” says Keon. “Expenses for things like ambulances and paramedic assistance may not be covered by your provincial health plan while travelling out of province. Plus, it’s not uncommon for family members to come together at a destination from different cities, which makes the need for trip interruption or cancellation coverage beneficial to help protect your travel investment.”

Organizing all of the details, needs and protections for a multi-generational trip can be daunting. Canadian travel writer Natalie Preddie (<http://www.nattyponline.com>)² recommends using a travel agent to help ease the planning process. “You will never please everyone so putting the onus on a travel agent relieves some of the pressure. They can help decide on the perfect destination for your group based on abilities, interests and family locations.”

Allianz Global Assistance (Canada)

For over 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.

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Press Contact:

Dan Keon

Vice President, Market Management

Allianz Global Assistance

Email: Dan.Keon@allianz-assistance.ca

Tel: 519.742.2800 x62368

1. *Data provide by the Conference Board of Canada for Winter 2018-2019 Outbound Canada Leisure Trip Characteristics and Travel Intentions*
2. *Natalie Preddie's blog is sponsored in part by Allianz Global Assistance Canada*