

Transcript

Types of Travel Insurance

00:00:00 - 00:00:10

[Upbeat music plays throughout.]

[Animation: *An Orion Travel insurance card turns into a passport.*]

[Text on Screen: *Your ticket to travel insurance. Alison Hammill, Orion Travel Insurance.*]

[Graphic: *An Orion Travel Insurance logo appears in the bottom right corner.*]

00:00:10 - 00:00:17

[Animation: *A teal and blue text square appear on screen against a white backdrop.*]

[Text on Screen: *Explaining the different types of travel insurance. Benefits that may be available to you.*]

Alison >> In this video, we're going to cover types of travel insurance that are available and some of the most commonly used benefits.

00:00:17 - 00:00:30

[Animation: *A teal coloured number 3 appears in the centre of the frame. It zooms into the frame, turning the screen teal. Text appears on screen.*]

[Text on Screen: *Emergency Medical Insurance, Trip Cancellation / Interruption, Package Plans.*]

Alison >> There's three types of travel insurance in the industry that you can look at. There's emergency medical insurance, there's trip protection, which covers your travel expenses, and then there's package plans, which combines both medical insurance and trip protection.

00:00:30 - 00:00:36

[Animation: *A hot air balloon travels upwards. Question marks surround the balloon.*]

Alison >> So what does this mean? Travel insurance covers the unexpected.

00:00:36 - 00:00:46

[Animation: *A map of Canada is shown. Canadian leaf pins drop into the frame, hitting different locations across the map. A clipboard appears featuring three boxes. Emphasis is placed on the third box, which is circled.*]

Alison >> So things we don't know are going to happen. When you're travelling in Canada, in most cases your provincial health coverage will pay for medical expenses. It's the things they don't cover that are important.

00:00:46 - 00:01:03

[Animation: A car drives into frame with a woman in the driver's seat. Luggage is placed on top of the car. Clouds and an outline of a city landscape are located in the background. The woman's car suddenly stops, she exits her car and falls. A teal coloured square appears on the left. A wallet with money jumping out of it is located on the right. Text appears on screen.]

[Text on Screen: You may need to take an ambulance to the hospital. You may need crutches or medication.]

[Sound effect: A car engine is heard. A cash register is heard.]

Alison >> So, let's say you're on this amazing road trip across Canada and something happened. You step out of the car and you sprain your ankle. You may need to take an ambulance to the hospital. You may need crutches or medication. It's these things that aren't covered when you're travelling outside your home province.

00:01:03 - 00:01:20

[Animation: A Canadian leaf pin enters the frame. A plane flies upwards and the screen turns a teal blue. Text is shown. An airplane surrounded by pins featuring the American flag flies upwards. A clock appears to the left of the airplane with its dials moving rapidly.]

[Text on Screen: Only 2.5 - 5% of Medical Bills Are Covered Out Of Country. When His Medical Emergency Struck.]

[Small Print on Screen: Each province and territory in Canada has a different program, please review your provincial health care plan benefits for more details. Please visit Ontario Health Insurance Plan to review upcoming changes that could be implemented by Oct 2019.]

Alison >> When you leave Canada your provincial health covers on average 2.5% to 5% of any medical bills. And medical bills can be really expensive outside of Canada. We had one gentleman who was literally out of his house for ten hours when his medical emergency struck.

00:01:20 - 00:01:30

[Animation: The background turns white and a pink coloured hotel appears. A teal text square appears to the hotel's left.]

Alison >> He left his home. Flew to Las Vegas. While checking into the hotel, he fell to his knees. It turned out he had appendicitis.

[Small Print on Screen: *For illustration purposes only. Details have been changed to protect privacy.*]

00:01:30 - 00:01:36

[Video: *A white backdrop with text appears.*]

Alison >> Thankfully, he had travel medical insurance and walked away healthy and with no out-of-pocket expense.

00:01:36 - 00:01:45

[Animation: *A laptop drops into frame. On the screen of the laptop are various photographs of vacationers. The photos include a smiling, young woman at a party, a man drinking coffee in a lively neighbourhood, a woman standing on a beach, tourist exploring a rainforest, a young girl waiting for her parents in the backseat of a car, and a group of happy skiers at a ski resort.*]

[Text on Screen: *Your Trip.*]

Alison >> Thankfully, he had travel medical insurance and walked away healthy and with no out-of-pocket expense. Now let's talk about your trip. Everyone spends so much time planning their trip, dreaming about their trip, and you also spend a lot of time saving up for this dream trip.

00:01:45 - 00:01:59

[Animation: *The screen becomes blanketed in red one hundred dollar bills and coins. A beach umbrella appears on a timeline next to an airplane and a medical bag. The camera moves down the timeline as it describes the events of that day.*]

[Text on Screen: *Tuesday. Sunday. Saturday.*]

[Sound effect: *A siren is heard.*]

Alison >> Can you imagine booking your trip on Tuesday, you're supposed to travel on Sunday, and Saturday at lunch you're brought to the emergency room and admitted to the hospital for a week.

00:01:59 - 00:02:18

[Animation: *A clipboard appears in the centre of the screen below text. The text falls into the centre of the screen and an exclamation point is placed at the end of the sentence. The screen turns teal. A doctor's bag, a broken foot with a cast on it and a warning symbol drop into frame.*]

[Text on Screen: *Trip cancellation insurance! Reasons To Cancel Your Trip.*]

Alison >> With trip cancellation insurance, your investment is not lost. Trip cancellation is very important because it covers you prior to departure. Interestingly enough, the most common reason to cancel your trip is unforeseen illness or injury of you or an immediate family member.

[Small Print on Screen: *Source: Orion Travel Insurance Claims Data.*]

00:02:18 - 00:02:27

[Animation: *A moving roller coaster appears. A beach ball bounces across the screen. Text is shown.*]

[Text on Screen: *Trip Interruption. What it does; is it covers if your trip is unexpectedly interrupted.*]

Alison >> Trip interruption is one of these unknown benefits that we're sometimes uncertain of. What it does; is it covers if your trip is unexpectedly interrupted.

[Sound effect: *A roller coaster and screaming is heard.*]

00:02:27 - 00:02:38

[Animation: *A teal coloured map of Canada appears.*]

[Text on Screen: *You're sick. Your travelling companion is sick. A family member back in Canada is sick.*]

Alison >> So, for example, if you have to come back to Canada because you're sick, your travelling companion, or even a family member back in Canada is sick, there's a benefit that may pay for the early return.

00:02:38 - 00:02:53

[Animation: *A pie chart appears against a teal backdrop. Text surrounds the pie chart. A hotel, roller coaster, binoculars and a scooter appear on screen. A large warning symbol drops into frame. Each item is then placed inside of a wallet.*]

[Text on Screen: *Your Dream Trip. Unused Portion. Comes Home Early.*]

Alison >> There's also a benefit that could help recover any unused portion of your trip. So, say for example you came home a week early from your three-week trip. And you weren't able to use your accommodation and, or other tours that were booked. There are benefits that may help recover some of those funds.

00:02:53 - 00:03:09

[Animation: *Text appears on screen. A map with a destination pin appears against a teal coloured backdrop. A busy airport terminal is shown. A picture bubble of a cruise ship*

appears next to a passenger. The camera zooms in on the cruise ship. The cruise ship moves along the water. Text appears above it.]

[Text on Screen: And Even Better. Your Tour. There's a benefit that will help you get to the next port so that you can catch up with your cruise or tour.]

Alison >> And even better, there's a benefit that could help you catch up to your tour. So, say for example your flight is delayed and you miss the cruise. There's a benefit that could help you get to the next port so that you can catch up with your cruise or your tour.

00:03:09 - 00:03:15

[Animation: A blue wave covers the screen. A laptop appears on the right of the screen and a CAA store to the left.]

Alison >> For more information, visit our website or speak to a trusted insurance professional.

00:03:15 - 00:03:23

[Graphic: An Orion Travel Insurance logo appears in the centre of the frame. A CAA logo appears below it.]

[Text on Screen: Safe Travels. Oriontravelinsurance.ca]

Alison>> Thanks for watching. Please check out our full suite of educational videos to learn more about travel insurance. Safe travels.

[Music ends.]