

## Transcript

### CAA Travel Insurance 101

**00:00:00:01 - 00:00:02:04**

[Music]

**00:00:02:04 - 00:00:07:12**

Narrator >> Every trip is worth protecting, but insurance coverage can sometimes be confusing.

Described video >> White screen dissolves to a shot of a family of four - dad, two kids and mom - running on a beach in the dusk.

Text appears over the family in the sky — Pre-existing conditions, Stability, Eligibility, Cancellation, Policy, Travel Advisories.

**00:00:07:12 - 00:00:14:14**

Narrator >> To make things simple, we break down some key travel insurance terms to help you make the right decision when purchasing a policy.

Described video >> A looks at a tablet while sitting on a sofa. A blue bar appears containing the CAA logo and text.

[Text on screen: *Travel Insurance 101*]

**00:00:14:14 - 00:00:19:17**

Narrator >> First, it's important to ask yourself what type of insurance coverage best suits your needs?

Described video >> Graphics of everyday items appear over a light blue background. The graphic of a paper with "CAA" in the header moves to the foreground.

[Text on screen: *What type of insurance coverage best suits your needs?*]

**00:00:19:17 - 00:00:26:07**

Narrator >> There are options that can help protect your travel expenses, your medical expenses, or both.

Described video >> The graphic of the paper moves to the left of the screen; text appears on the right.

[Text on screen: *Trip Cancellation and Interruption*]

*Emergency Medical  
Package Plans]*

**00:00:26:07 - 00:00:30:19**

Narrator >> Speaking with your travel insurance expert can help you to pick the policy that's right for you.

Described video >> A woman speaks on a phone while sitting in front of a laptop.

**00:00:30:19 - 00:00:31:15**

[Music]

**00:00:31:15 - 00:00:35:14**

Narrator >> Once you've chosen your plan, it's time to check your eligibility.

Described video >> Aerial shot of a resort along a tropical beach.

**00:00:35:14 - 00:00:37:10**

Narrator >> Do you qualify for coverage? Most do, but there are a few standard questions that you'll be asked such as, have you been advised by a physician against travel? And what is the diagnosis of your condition?

Described video >> A blue bar appears in the upper left containing white text.

[Text on screen: *Do you qualify for coverage?*]

Described video >> The graphics of everyday items appear over the blue background  
A blue bar containing text strikes through the centre of the screen

[Text on screen: *Have you been advised by a physician against travel? What is the diagnosis of your condition?*]

**00:00:47:11 - 00:00:48:09**

[Music]

**00:00:48:09 - 00:00:57:08**

Narrator >> You may be asked to identify any medical conditions that you are currently being tested for, such as diabetes, heart conditions, and high blood pressure. These are called pre-existing conditions.

Described video >> An aerial shot of people sunbathing on a beach. A hazy blue background covers the left of the screen.

[Text on screen: *Common pre-existing conditions include:*

*Diabetes*

*Heart conditions*

*High blood pressure]*

**00:00:59:18 - 00:01:06:15**

Narrator >> But rest assured, as long as these conditions are considered stable, you may still be eligible for travel insurance.

Described video >> A woman walks with her back to the camera; she turns and smiles. A hazy blue background covers the right of the screen.

[Text on screen: *Stable  
No change in medication  
No change in medical treatment  
No new or frequent symptoms]*

**00:01:06:15 - 00:01:08:18**

[Music]

**00:01:08:18 - 00:01:16:18**

Narrator >> Your coverage may be affected by travel advisories for such things like natural disasters, health emergencies, or civil or political unrest.

Described video >> A graphic of a computer monitor appears over a blue background. Text appears on the monitor

[Text on screen: *Global Travel Advisories  
Natural disasters  
Earthquakes and fires  
Health emergencies  
Outbreaks and diseases  
Civil/political unrest  
Disorder and hostility]*

**00:01:16:18 - 00:01:23:16**

Narrator >> Check with the Government of Canada to see if there are any travel advisories listed before travelling to any new destination.

Described video >> A search bar appears on the graphic monitor; the words "Government of Canada travel advisories" appear as if typed into the search bar.

**00:01:23:16 - 00:01:29:23**

Narrator >> Be sure to read your insurance policy or talk to your travel insurance expert so that you know the protection you have.

Described video >> A couple walks toward a large airport window while pulling a suitcase.

**00:01:29:23 – 00:01:32:06**

Narrator >> You deserve to travel with confidence.

Described video >> The graphics of everyday items appear over a light blue background.

**00:01:32:06 - 00:01:36:22**

Narrator >> Visit [caasco.com/education](http://caasco.com/education) to learn more.

Described video >> A blue bar containing text strikes through the middle of the screen.

[Text on screen: *For more information visit  
[caasco.com/education](http://caasco.com/education)  
(Disclaimers and legal information)]*

**00:01:36:22 - 00:01:40:13**

[Music]

Described video >> The CAA Insurance Travel Roadside Rewards logo appears over a white background.