

## Transcript

### Learn More About CAA Travel Insurance

[Relaxing music plays throughout.]

00:00:00 - 00:00:21

[Graphic: *The CAA Travel Insurance logo appears on a blue screen.*]

[Animation: *A blue animated backdrop appears. The illustrations on the backdrop include a trophy, trees, a pencil, a camera, a maple leaf and more. A CAA Store appears on the screen followed by a maple leaf, a light bulb and a clipboard.*]

[Text on Screen: *Plans, Benefits, Features*]

Voice Over >> Welcome to CAA Travel Insurance. Over the next few minutes, we're going to discuss who we are, including our partners, the implications of travel insurance when you're travelling inside of Canada, understanding travel insurance and finally, plans, benefits and features.

00:00:21 - 00:00:26

[Video: *A photograph of grandparents sitting with their granddaughter appears to the left of text.*]

[Text on Screen: *Orion Travel Insurance Company Is Powered by CAA*]

[Graphic: *The Orion Travel Insurance logo appears above the text.*]

Voice Over >> CAA Travel Insurance is underwritten by Orion Travel Insurance company.

00:00:26 - 00:00:42

[Animation: *A gondola is shown against a backdrop of clouds. The CAA logo appears below the wires of the gondola. A scrapbook appears next to a passport. The camera zooms into the moving image within the scrapbook. The video is of a historical neighbourhood in Quebec. A horse drawn carriage walks down the street. An animated blue and red divided backdrop appears. A maple leaf appears in the centre.*]

[Graphic: *A CAA Store, phone and laptop appear on top of the moving image.*]

Voice Over >> Orion is powered by CAA and allows us to look after our customers with the same level of care as our emergency roadside services. Now that we've introduced ourselves, let's take a look at the importance of purchasing supplementary travel insurance coverage while traveling within Canada.

00:00:42 - 00:00:51

[Video: *The red animated backdrop remains to the left of the screen. A photograph of smiling tourists with binoculars appears on the right. A question mark appears in the centre of the red backdrop.*]

Voice Over >> One of the biggest and most frequently asked questions surrounding travel insurance is travel insurance necessary when traveling throughout Canada?

00:00:51 - 00:01:02

[Animation: *A blue animated backdrop appears. The illustrations on the backdrop include a trophy, trees, a pencil, a camera, a maple leaf and more. A graphic of a hand giving the thumbs up appears in the centre along with a wallet that says OHIP, which is full of cash. An ambulance is shown.*]

Voice Over >> The answer, a resounding yes. While OHIP pays a certain portion of expenses, there are certain things that won't be covered and could leave you with large financial expenses.

00:01:02 - 00:01:13

Voice Over >> OHIP recommends that you obtain private supplementary health insurance for non-physician and non-hospital services when travelling within Canada. Let's take a closer look.

00:01:13 - 00:01:28

[Video: *A blue animated backdrop appears. A box with three sections appears in the centre of the background. The first section features a graphic of CAA paperwork, the second a house and the third a CAA store.*]

[Graphic: *The CAA Travel Insurance logo appears in the far-left corner.*]

Voice Over >> Some of the services that will not be covered by OHIP are ambulance services including air ambulance, emergency dental, family transportation and subsistence allowance, medical repatriation and return of vehicle.

00:01:28 - 00:01:44

*[Animation: An animated blue and red divided backdrop appears with text on each side. A photograph of an air ambulance appears on the left side of the screen. A wallet full of cash and a maple leaf appear on the right. A Canadian leaf appears in the centre of the screen.]*

*[Graphic: A CAA Travel Insurance logo appears on the right.]*

Voice Over >> This chart shows that well OHIP doesn't cover these types of services, CAA Travel Insurance does. We know how expensive an air ambulance can be while having someone flown to be by your bedside. Travel Canada with peace of mind with CAA Travel Insurance.

00:01:44 - 00:01:54

Voice Over >> Now that we understand the importance of protecting yourself within Canada, let's go through the process of purchasing travel insurance.

00:01:54 - 00:02:04

*[Animation: A blue animated backdrop appears. A computer featuring a CAA website is shown in the centre of the screen.]*

Voice Over >> It is important to understand the purchasing process when buying travel insurance. Let's review some of the key items that are involved in the travel insurance purchasing process.

00:02:04 - 00:02:37

*[Video: A photograph of a happy elderly couple is shown. A clipboard appears on the left. The screen turns blue and a hand giving the thumbs up is shown. A smiling woman looking at a tablet appears next to an image of a clipboard. The screen turns blue and text is shown. The woman looking at the tablet appears once again next to a red background featuring a clipboard. A graphic of a book and a calendar are shown.]*

Voice Over >> Eligibility is something that should be reviewed with you before you start the purchasing process to ensure that you are eligible for the provider's coverage. Stability is the time frame before you travel when a pre-existing condition must be stable in order to be covered. With CAA Travel Insurance, the stability period ranges from three to six months prior to your departure date. If you're looking for coverage for a pre-existing condition, ask us about the CAA Travel Insurance pre-existing condition rider that will bring the stability period down to seven days prior to departure.

00:02:37 - 00:02:53

Voice Over >> A pre-existing condition is a medical condition symptom or condition

that is being investigated and is reported on your medical records. It is important to understand your medical history and whether your doctor has diagnosed, or you are under medical investigation for a medical condition.

00:02:53 - 00:03:08

[Video: *A photograph of a mature couple looking at documents appears to the right of an animated backdrop. Text is shown on the left. A hand giving the thumbs up is shown against a blue backdrop.*]

Voice Over >> If you are over the age of 60 and purchasing medical insurance through CAA, you are required to fill out a medical questionnaire. This is why it is so important to understand your medical history so you can complete a medical questionnaire with confidence.

00:03:08 - 00:03:22

[Video: *A photograph of a hot air balloon on the left side of the screen and a photograph of a paraglider on the right appears.*]

Voice Over >> Now let's explore the coverage itself. What's included? It's important when you travel to know what activities are covered under your plan. Did you know that most travel insurance policies do not cover activities such as parasailing and hot-air ballooning.

00:03:22 - 00:03:37

[Animation: *The CAA logo along with a checkmark and a CAA document is shown against a blue backdrop. A red backdrop featuring a CAA document appears on the right.*]

Voice Over >> CAA Travel Insurance understands the importance of having coverage for these popular holiday activities and has launched an adventures air activities rider that can be added to any of our medical plans. Don't forget to check if your activity of choice is covered.

00:03:37 - 00:03:49

Voice Over >> A popular question is, I already have travel insurance on my credit card, why do I need anymore? While some travel credit cards offer travel insurance coverage, there are often gaps in the coverage that could leave you at risk in time of need.

00:03:49 - 00:04:05

[Video: *A blue screen appears. Four columns appear in the centre of the screen. The first column features a graphic of a CAA document, the second a fuel gauge, the third a*

*clock and the forth a calendar.]*

Voice Over >> Before you travel or at time of booking, call your credit card provider and ask them some key questions including these. It is so important to understand your coverage and make sure you have what you need to travel with peace of mind.

00:04:05 - 00:04:24

*[Video: A photograph of a mature couple looking at documents appears on the right and a red backdrop featuring a CAA Store appears on the left.]*

*[Graphic: The CAA Travel Insurance logo appears in the upper left corner of the screen.]*

Voice Over >> CAA Travel Insurance has a wide variety of plans to see your needs, including single and multi-trip funds and a variety of cancellation and interruption plans. The complete package also includes medical and baggage or annual coverage. CAA also offers insurance to visitors to Canada when they come from overseas.

00:04:24 - 00:04:30

*[Animation: An animated blue backdrop appears followed by two characters with chat bubbles.]*

Voice Over >> CAA Customers Assistance Program has introduced two new optional services for our customers.

00:04:30 - 00:04:42

*[Video: A photograph of hands working on a keyboard is shown to the left of a red backdrop featuring a hand holding a phone. A blue background with text appears. A cabin is shown against a blue backdrop.]*

Voice Over >> Telemedicine allows travellers to speak with a live MD via video consult link and physician house call allows travellers to request a personal visit at a specific location such as a hotel room or vacation property.

00:04:42 - 00:04:50

*[Graphic: The CAA Travel Insurance logo appears in the left corner.]*

Voice Over >> CAA Travel Insurance has some fantastic features such as family pricing, deductible options and 10% member savings.

00:04:50 - 00:05:06

*[Video: A photograph of a smiling woman wearing a headset appears to the right of a red backdrop featuring a clipboard. The screen turns blue. A CAA Store, a hand holding a phone and a computer are shown.]*

Voice Over >> CAA Travel Insurance also has knowledgeable associates there to answer any of your travel insurance questions. To talk with one of our associates, you can visit one of our CAA stores or call in to our call centre open 7 days a week. You can also visit us online to get a quote.

00:05:06 - 00:05:15

Voice Over >> Want to be educated more on travel insurance topics?  
Visit us at [caasco.com/educateme](http://caasco.com/educateme).

00:05:15 - 00:05:19

*[Video: A photograph of friends enjoying themselves while sitting by a lake appears on the left side of a red backdrop. A paper airplane appears over the red backdrop.]*

Voice Over >> Thanks for watching and we wish you happy and safe travels.

00:05:19 - 00:05:25

*[Graphic: The CAA Travel Insurance logo appears.]*

*[Small Print on Screen: ©CAA trademarks are owned by, and use is authorized by, the Canadian Automobile Association.]*

*[Music ends.]*