

THiA Bill of Rights and Responsibilities

Know your health | Know your trip | Know your policy | Know your rights

Everyone wants to have a carefree trip and should be able to travel with confidence in their travel insurance purchase. Most Canadians travel every day without a problem, but if something does happen, the member companies of the Travel Health Association of Canada (THiA) want you to know your rights. THiA's Bill of Rights and Responsibilities builds on the golden rules of travel insurance:

You Have The Right to:

1. **A No Obligation Purchase**
Your travel insurance provider will allow you a '10-day free look'.
2. **Be Informed**
You will receive your policy documentation and confirmation of coverage outlining the policy terms and conditions whether purchased in person, over the phone or online.
3. **Request Clarification**
You may ask questions about the travel insurance you have purchased.
4. **Review & Modify Medical Screening**
You will receive a copy of the answers you provided on the medical questionnaire prior to the start of your policy.
5. **Receive Worldwide Assistance & Toll-free Support**
You have 24/7 access to the help you need when you need it from your travel insurance provider.
6. **Fair & Prompt Claims Handling**
You will have a timely and transparent communication process.
7. **Escalate & Appeal**
You may challenge decisions and request additional reviews with new information.
8. **Confidentiality**
Your personal information will be protected in all dealings with your travel insurance provider.
9. **Know Your Insurer**
Your policy will clearly identify the underwriter of your travel insurance and the process to file and resolve complaints.
10. **Your Preferred Language**
You may transact and correspond about all components of your travel insurance in English or French.

You Have The Responsibility to:

1. **Provide Accurate Information**
The travel insurance application needs to be completed accurately.
2. **Understand Your Policy**
Take the time to read and understand your policy.
3. **Travel With Proof of Insurance**
Have your policy number and emergency assistance contact information easily accessible.
4. **Notify Your Travel Insurance Provider**
Provide prompt and timely communication when a claim situation arises and provide all requested documentation related to your claim including all relevant receipts.