

A client calls to say: “Hi, we are heading across the border next week. Do I have to call you every time I plan a trip?” If they are annual-plan holders, the short answer is “no.” But you can save them (and yourself!) some time by passing along a few tips at the time of the original sale...



- 1 Short trips:** You need not notify anyone about a short trip any time during the term of your annual plan—*provided you have not experienced a change in your health.*

- 2 Change in health status:** Call us if your health situation changes. We can then check whether you will be in danger of limiting or eliminating your coverage, and we can discuss other coverage options.

- 3 Days per trip:** There is a limit to the number of days you may travel per trip and still be able to submit a claim. Make sure you know what that limit is.

- 4 Proof of travel:** Be sure to keep proof of your travel dates, in case you need to make a claim.
 - ✓ **Keep your tickets.** Develop a habit of saving your electronic or paper boarding passes for planes, boats, trains, and buses.
 - ✓ **Create your own record.** If you travel by car, bike, boat, or foot, create your own record. Simply stop before and after crossing a border to buy fuel, a snack, or other small item, and keep the receipts until you get home safely.
 - ✓ **Make it official.** As a further backstop, use a debit or credit card to make the purchase, or to withdraw cash. Your bank will have an electronic record of your actions if you lose the paper receipt.

- 5 Risky sports or activities:** Always check your policy if you are planning any activities the insurer regards as dangerous. You might need to get coverage under a different plan, or avoid those activities your plan simply will not cover.

Annual travel plans are a good option for the frequent travellers on your client list. These tips could help save you time in the long run, reassure your clients, and limit the chance of a claim being denied.