



FREE GUIDE · OCTOBER 2026 EDITION

Travel insurance

Travel with peace of mind: emergency care, repatriation, cancellation and baggage.

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AT A GLANCE

The essentials on one page

A fracture in Cancún, appendicitis in Florida, an air-ambulance flight home: medical costs abroad, especially in the United States, can reach tens or even hundreds of thousands of dollars. Your health insurance card protects you very little once you cross the border.

Emergency care

The most important coverage: hospital stays and medical care abroad.

The RAMQ pays little

Outside Canada, the public plan reimburses only a small part of the costs, at fixed, limited amounts.

Cancellation

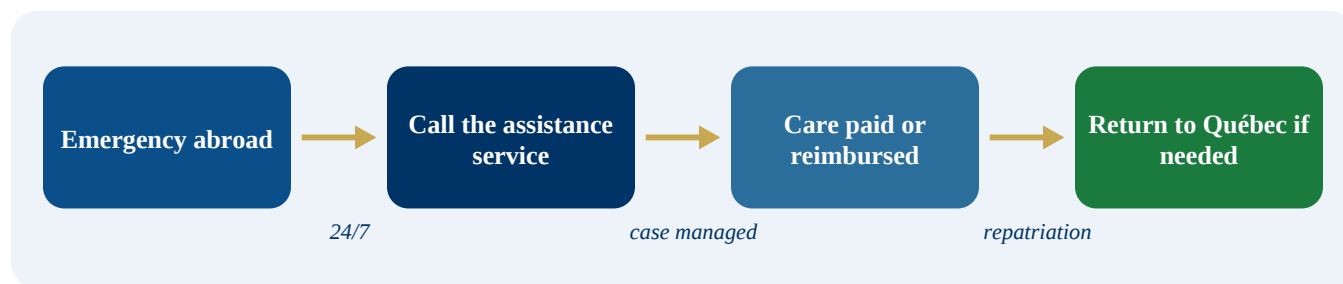
To get back the money for a trip cancelled or cut short for a covered reason.

Medical questionnaire

Often required from age 55 or 60. An inaccurate answer can void the coverage.

HOW IT WORKS

Travel insurance

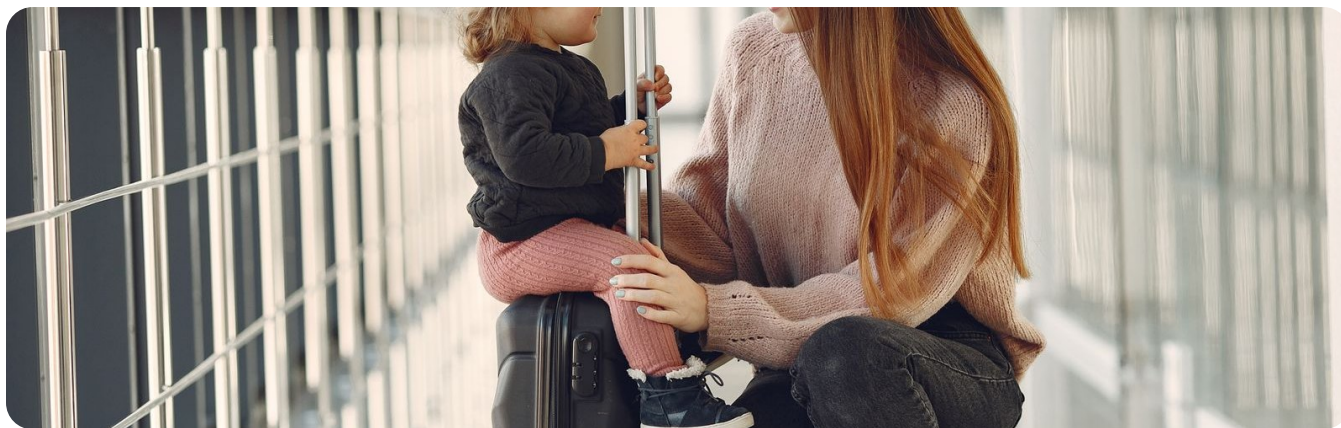


In an emergency during your trip, you call the insurer's assistance service, open day and night. It directs you to a facility, often pays the hospital directly and arranges repatriation if needed.

The policy can cover a single trip or all your trips for the year, up to a maximum length per trip. Trip cancellation and interruption, baggage and travel accident are separate coverages added depending on the trip.

Key terms

Emergency medical care	Hospital, doctor, drugs and transport in case of sudden illness or accident.
Pre-existing condition	A health problem known before departure. It often has to be stable for a period set in the contract.
Stability period	No change in treatment, medication or symptoms during a defined period before departure.
Cancellation and interruption	Reimbursement of prepaid costs if you must cancel or cut short the trip for a covered reason.
Annual multi-trip insurance	Coverage for all your trips during the year, up to a number of days per trip.



THE BENEFITS

Why it helps

01

A bill that won't ruin you

Hospital costs abroad are paid according to the contract.

02

Assistance 24/7, in English or French

A team guides you when you are at your most vulnerable.

03

Repatriation arranged

A return to Québec with medical escort if needed.

04

Your travel spending protected

With cancellation coverage, an unexpected event does not cost you the price of the trip.

WHO IT IS FOR

Is it right for you?

- **Snowbirds**
Who spend the winter down south: a policy suited to long stays and a carefully completed medical questionnaire are essential.
- **Families**
Family coverage for every trip of the year.
- **Business travellers**
Annual coverage for frequent trips.
- **Those travelling within Canada**
Even in another province, some costs are not covered by the RAMQ, such as ground ambulance depending on age.

A REAL-LIFE EXAMPLE

Gilles and Monique, 68 and 66, spend three months in Florida every winter. In February, Gilles has a cardiac episode: emergency room, three days in hospital, then a flight back to Montréal under medical supervision.

Their travel insurance pays the hospital directly and arranges the return. The RAMQ reimburses only a small fraction of these costs outside Canada. Without private insurance, the bill could have far exceeded several years of premiums.

OPTIONS AND PITFALLS

Choosing well, without surprises

Common options

Single trip or annual	Depending on how often and how long you travel.
Emergency medical care	The basic coverage, essential.
Cancellation and interruption	For prepaid trips.
Baggage and personal effects	For lost, stolen or delayed baggage.
Credit card insurance	Useful, but check the age, duration and amount limits.

WHAT TO CHECK BEFORE YOU SIGN

- The medical questionnaire: a mistake, even an honest one, can lead to a denied claim.
- The stability period for pre-existing conditions.
- The maximum length per trip, especially for long stays.
- Excluded activities: extreme sports, alcohol use, travel to a region under an official advisory.
- The limits of insurance included with credit cards.

NEXT STEPS

The right questions to ask

Before you decide, ask yourself:

- How many days per trip and per year will I travel?
- Have my medical conditions been stable long enough?
- Does my credit card really cover me?
- Do I need cancellation coverage?

I compare products from several insurers and lay the numbers out side by side. A 30-minute meeting, in person in Montréal, by Google Meet or by phone, is usually enough to see clearly.

BOOK A MEETING

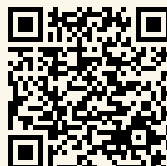
maprime.ca/rendez-vous-en · 438 889-6474 · info@maprime.ca



Run the numbers

Scan the code with your phone's camera: the free Mapprime.ca calculator gives you a first estimate in two minutes, with no sign-up.

[Open the calculator](#) →



Request a quote

Or scan this one to request a personalized quote, free and without obligation.

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IMPORTANT NOTICES AND SOURCES

Please read

- This guide provides general information. It is not personalized tax, legal or financial advice, nor a product recommendation. A needs analysis is required before any recommendation.
- The coverage, exclusions, fees and conditions that apply are those of the contract issued by the insurer, which alone is authoritative. Examples are illustrative and are not a quote.
- I am an independent representative: I am not bound to any insurer by an exclusivity agreement and I compare products from several insurers. I am paid by commission from the insurer; I will disclose it on request.
- Figures and rules in effect in October 2026; they may change. Images: Pexels photographs (Pexels licence) and illustrations generated by artificial intelligence; the people shown are models or fictional characters.

Sources consulted

- Régie de l'assurance maladie du Québec, services covered outside Québec
- Government of Canada, travel.gc.ca — travel insurance
- Standard insurer contracts, reviewed in October 2026