

Importance of Accurate Information at Time of Application

Purchasing travel insurance requires accurate, and often detailed answers to a health option questionnaire/application. Most customers understand the importance of obtaining coverage for medical emergencies before travelling, however, many do not realize the significance of their responsibility to disclose accurate information when applying for travel insurance.

It is important to fully disclose accurate information when completing the Health Option Questionnaire as the health option you qualify for is based on the answers you provide. Failing to provide accurate and detailed information regarding your medical history could affect your claim as the insurance company may not have issued the policy under the same conditions if all your information was disclosed and accurate.

You cannot wait to provide accurate information until you have a claim as this would be like applying for home insurance while your house was on fire!

The law in most provinces or territories allows an insurance company to “void” a policy when the application contains a material misrepresentation.

It is worthy to mention that, in the travel insurance industry, verification of medical history is done when a claim is received. When the information disclosed on the health questionnaire and/or application is materially different from the applicants' medical records, the claim will be denied.

Be clear and accurate up front, both at time of application and before date of departure to ensure that there are no surprises when you need insurance the most: at claim time.

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