

# A Husband's Point Of View

## A.M.H. Financial Services



Volume 8, Issue 7  
July 2018

### INSIDE THIS ISSUE:

Travel Insurance Reality Check	2
How Travel Insurance Pays Off	3
Our Mission	4



### On the Lighter Side

We may grow old gracefully but never gratefully.

On which side does a chicken have the most feathers? The outside.

Used to run a doughnut shop. Got tired of the hole business.

What kind of a bean doesn't grow in a garden? A human bean.

What did the sea say to the sand? Nothing it just waved.

Happy Canada Day!

In light of some recent events I have decided to talk about Travel Insurance again this month.

We always talk about needing Travel Insurance in case of illness or a medical emergency but there are some other things that can happen that are totally beyond our control that also highlight why we should have it.

The first event is what if the airlines go on strike? Recently West Jet pilots almost went on strike. With Travel Insurance that includes Trip Interruption you would have been able to book another flight with another airline if left stranded due to a strike and the insurance company would have paid for it.

What about if you booked a flight and a volcano erupts in the area you were going to fly to and your flight was cancelled? Or you were there and the flight back was cancelled? Again, with Travel Insurance that includes Trip Interruption you would get the money you paid out back from the insurance company, and if you were stranded where the volcano was the insurance company would arrange and pay for you to get back home.

With the volcanos in Hawaii and Guatemala right now people are facing this scenario. Hopefully they thought ahead and got Travel Insurance.

The importance of buying Travel Insurance when travelling cannot be overstated. Even if you are going to another province you still need Travel Insurance. Your provincial coverage is very limited and you really don't want to find out the hard way what it actually covers.

Call us today to get your Travel Insurance.

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## Travel Insurance Realty Check



If you're planning on travelling out of the province or out of the country, Travel Insurance gives you a simple, affordable way to protect against the cost of unexpected emergency medical expenses and more that may happen during your trip. Your provincial health plan only covers a fraction of healthcare expenses incurred outside Canada and limits coverage when travelling to another province. Yet illness and accidents are just a few of the all-too-common incidents that could leave you facing significant out-of-pocket expenses when travelling. With Travel Insurance your finances will be safeguarded in the event of an unforeseen unexpected medical emergency during your trip. To increase your financial protection, coverage is also available for non-medical expenses like trip cancellation/interruption and baggage loss.



**Plan for the best... prepare for the unexpected!**

If you plan to go abroad, even on a day trip to the United States, you should purchase the best travel insurance you can afford before you leave Canada. Your travel insurance should include health, life and disability coverage that will help you avoid large expenses, such as the cost of hospitalization or medical treatment outside Canada. If you are flying, being insured for flight cancellation, trip interruption, lost luggage and document replacement will save you from major disruptions and additional costs. If you are travelling by car, make sure you have driver and vehicle coverage in case you have an accident abroad.

Your Canadian insurance is almost certainly not valid outside Canada. Your provincial health plan may cover nothing or only a very small portion of the costs if you get sick or are injured while abroad. For more information, contact your provincial health authority. Hospitals and clinics in some countries have been known to refuse to treat patients who become ill or who have had an accident and who do not have adequate travel health insurance or the money to pay their bills. You could face years of debt paying off the costs of treatment for an illness or accident you suffered abroad. The Government of Canada will not pay your medical bills.



## 4 Examples Of How Travel Insurance Paid Off

<p>35-year-old Amir was visiting friends in San Diego during a much needed break from work. After relaxing for 3 days, the group decided to go on an ATV adventure, something that had been on Amir's bucket list for some time. During the excursion, Amir hit a rut in the track and flew off his ATV, landing hard on his back. He was in excruciating pain and barely able to move. Amir's friends called an ambulance to transport him to a local hospital for care. Tests showed a fractured spine with bone shards in his spinal canal. Amir needed emergency surgery to avoid risking paralysis, so he was taken by air ambulance to a trauma centre. After surgery, he was hospitalized for 16 days and returned to Canada via air evacuation. As Amir crosses the border often, he makes sure he's covered by a Multi Trip Annual travel insurance plan.</p>	<p>Ground ambulance fees Hospital fees Air ambulance fees Doctors' fees Radiology/Pathology fees Air evacuation fees Provincial healthcare <b>Amount paid by TuGo</b></p>	<p>\$2,501.94 \$680,521.73 \$102,682.88 \$98,506.09 \$5,388.82 \$40,599.18 \$7,781.05 <b>\$922,419.59</b></p>
<p>67-year-old Carlos and his wife, Jane, travelled to Palm Beach for their annual winter getaway, where they planned to soak up the sun and visit friends. A few weeks into their trip, Carlos woke up in the middle of the night feeling like something was stuck in his throat. After gargling with warm water and drinking herbal tea, the feeling persisted and Carlos began coughing uncontrollably. Tests revealed Carlos didn't have anything stuck in his throat but his vocal cords were inflamed. Carlos was advised to continue drinking fluids and rest his voice. Medical care in the US is costly! Although Carlos didn't need treatment, his bill still added up to a whopping \$26,000. However, as frequent fliers, he and Jane bought Multi Trip Annual travel insurance plans; this covered the cost, saving them from debt.</p>	<p>Hospital fees Doctors' fees Radiology fees Provincial healthcare <b>Amount paid by TuGo</b></p>	<p>\$21,782.75 \$4,039.38 \$621.98 \$353.65 <b>\$26,090.46</b></p>
<p>During his summer break from university, 25-year-old Alex flew to Unity from Toronto to help on his family's farm. While painting a shed a week after he'd arrived, Alex slipped and fell from a ladder. He hit the ground at an awkward angle, fracturing his heel and a vertebra in his back. Alex was rushed to the hospital and admitted to the ER. After a thorough examination, doctors determined that Alex didn't need surgery, but would require extended healing time. Alex was kept in the hospital for 4 days and discharged with the recommendation to get physiotherapy, a back brace and prescription medication. Many Canadians travelling outside their home provinces aren't aware that their provincial healthcare won't cover them in an accident or medical emergency. Alex bought Emergency Medical Insurance, he saved over \$2,000 on medical fees.</p>	<p>Ambulance fees Back brace Prescriptions <b>Amount paid by TuGo</b></p>	<p>\$2,055.80 \$405.16 \$45.61 <b>\$2,506.57</b></p>
<p>76-year-old Nour, from Egypt, travelled to Montreal to visit her son, Asim, and go sightseeing. A month into her trip, Nour woke up in the middle of the night complaining of severe upper abdominal pain. The next day, Asim took her to his family doctor, who due to Nour's severe symptoms, suggested direct admission to the hospital. Nour was kept in the hospital for 5 days, where she was treated for biliary gallstones. When Nour was discharged, she felt well enough to continue her vacation. As a visitor to Canada, Asim knew that Nour would not be covered for medical emergencies or accidents, which is why he made sure she had travel insurance. They were both relieved when Nour was covered for over \$15,000.</p>	<p>Hospital fees Doctors' fees <b>Amount paid by TuGo</b></p>	<p>\$14,285.00 \$1,174.78 <b>\$15,459.78</b></p>
<p style="text-align: center;"><b>These examples are based on actual claims with specific traveller details changed to protect privacy</b></p>		



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**MY COMMITMENT AS A FINANCIAL ADVISOR IS TO HELP PEOPLE TO REACH THEIR FINANCIAL GOALS. IF YOU HAVE A FAMILY MEMBER, FRIEND OR COLLEAGUE WHO YOU FEEL COULD BENEFIT FROM A CONVERSATION WITH ME, I WOULD BE PLEASED TO SPEAK WITH THEM WITHOUT OBLIGATION.**

I believe that every individual has an unalienable right to make the best and most effective use of hard-earned income, to have easy access to up-to-date and informed advice, and to be able to provide for short and long-term requirements.

I am committed to serving the individual customer with investment and financial portfolios which will meet current needs and provide for future requirements and situations.



My mission is to help you to make an educated decision that you are comfortable with!



## Random Summer Facts

- \* The Dog Days of Summer refers to the weeks between July 3rd and August 11th. They are named after the Dog Star (Sirius) in the constellation of Canis Major.
- \* Ancient Romans and Greeks blamed Sirius for the extreme temperatures, drought, sickness, and discomfort that came in late summer.
- \* The Summer Olympics take place every four years. They were held for the first time in Greece more than two thousand years ago.
- \* The modern Summer Olympics were revived in 1896.
- \* Mosquitoes, summer's pest, have been around for more than 30 million years.
- \* Watermelon is summer's most popular vegetable. It is part of the cucumber, pumpkin, and squash family.
- \* Summers spent throwing a Frisbee back and forth owe their game to a pie maker named Mr. Frisbee.
- \* The first bathing suit for women was created in the 1800s. It was long sleeved with woolen bloomers.
- \* June is named for the Roman goddess Juno (Hera).
- \* Romans began the summer wedding tradition, choosing June for Juno's blessing. The tradition stuck.
- \* August is the busiest month for travel and tourism.
- \* Outdoor water parks open for the summer months and theme parks all over the nation are busy during the summer.
- \* Summer movie season is considered the most popular time for audiences to watch films.
- \* Both tornadoes and thunderstorms occur more often during the summer.
- \* Hurricane season begins June 1st and lasts until November 30th.
- \* The frequency of a cricket's chirps fluctuates with the temperature. If you count a cricket's chirps for 15 seconds and add 37, you will have the approximate outdoor temperature (in Fahrenheit).

