<https://travel.gc.ca/travelling/documents/travel-insurance>

**Travel insurance**

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.

**A fact sheet full of important travel insurance tips**

During a short vacation on a Caribbean island, a Canadian developed a severe form of pneumonia and had to be admitted to hospital. His health deteriorated, and he was transferred to intensive care and placed on a breathing machine for more than a month. Without insurance, he had to make arrangements with the hospital to pay a bill that amounted to more than $20,000.

You can purchase travel insurance through your travel agent, insurance broker or your employer’s insurance provider. Your credit card company may also offer travel and health insurance. Regardless of how you obtain travel insurance, it is very important that you understand the eligibility requirements, terms and conditions, limitations, restrictions and exclusions of the policy.

1. **Reading** - read the article above, translate, write new vocabulary
2. **Listening** – listen the video <https://travel.gc.ca/travelling/documents/travel-insurance> and write aswers for questions below.

**Where is Patrick from?**

He is from Canada. He is Canadian.

**Why does Patrick need travel insurance?**

Because he is going to travel abroad.

**What does Patrick have to pay special attention to?**

He has to pay special attention to eligibility, requirements exclusions and benefits.

**What happened to Patrick when he was abroad?**

He broke his leg and spent some days in a hospital.