

SNOWBIRDS TAKE FLIGHT

WHY TRAVEL INSURANCE IS YOUR BEST CO-PILOT

Many Canadians look forward to escaping icy winters to sunny destinations. For pilots, the getaway is even more thrilling when you can fly yourself and your family there. But whether you're relaxing on a beach or exploring new cities, one thing is certain: unexpected medical emergencies abroad can turn your dream trip into a nightmare. That's where snowbird travel insurance comes in—and for pilots, the COPACare Travel Plan offers coverage as unique as your journey.

This guide dives into everything you need to know about snowbird travel insurance—how it works, what to look for, and why the COPACare Travel Plan is useful for you, our members, and your families.

WHAT IS SNOWBIRD TRAVEL INSURANCE?:

Snowbird travel insurance is designed for Canadians who escape cold winters by spending extended time abroad in warmer climates like Florida, the Caribbean or even overseas. Unlike regular travel insurance, snowbird plans cater to long-term travelers, offering coverage that includes medical emergencies and evacuation for periods ranging from 45 to 180 days.

For pilots, finding an insurance plan that understands your lifestyle is crucial. Most travel insurance excludes coverage while piloting private aircraft. That's where COPACare stands out—it's tailored for aviation enthusiasts and their families, ensuring you're protected even when piloting your aircraft.



HOW DOES SNOWBIRD TRAVEL INSURANCE WORK?

Snowbird insurance provides peace of mind by covering unexpected costs your provincial healthcare plan won't cover when you're abroad, including significant medical emergencies like surgeries or evacuation. This can leave you exposed to costs that could reach tens of thousands of dollars. Here's how it works:

- 1. Pre-Trip:** You purchase a snowbird plan based on your travel length, destination, and health needs.
- 2. While Abroad:** The plan covers eligible expenses like medical emergencies, hospitalizations, or even trip interruptions.
- 3. Post-Trip:** Unique to COPACare, the coverage reloads for an additional 45 days upon return to your home province at no additional cost. This ensures you're covered year-round. For pilots, it also means coverage if an unforeseen landing occurs outside your province due to emergencies. This kind of pilot-friendly feature is rare in the insurance world.

UNIQUE CHALLENGES FOR PILOTS

If you're flying your aircraft as part of your adventure, your needs differ significantly from those of regular travelers:

- **In-Flight Coverage:** Most plans exclude accidents while piloting. COPACare is one of the few options that cover you during leisure flights, as long as you're not engaging in stunt flying or competitive events.
- **Destination Flexibility:** Whether you're landing in a major U.S. hub or a remote island runway, COPACare provides worldwide assistance.
- **Emergency Evacuations:** Pilots often visit less accessible areas. COPACare covers medical evacuation costs of up to \$15,000 to ensure you're transported to the nearest suitable facility.

TYPES OF SNOWBIRD INSURANCE PLANS

When choosing a plan, consider these common types and their fit for your needs:

- 1. Single-Trip Plans:** Best for one-off extended trips lasting several weeks or months. Coverage only applies for the specified trip duration.
- 2. Multi-Trip Annual Plans:** Cover multiple trips within a policy year, ideal for frequent flyers. COPACare offers a 45-day multi-trip plan, which automatically resets each time you return home.
- 3. Top-Up Plans:** Extend coverage for longer trips. For example, if your multi-trip plan only covers 45 days, you can add extra days through a top-up.

DO PROVINCIAL INSURANCE PLANS COVER SNOWBIRDS?

The short answer is not really. Provincial healthcare plans provide minimal coverage outside of Canada. They might reimburse part of a doctor's visit or hospital fee, but major expenses—like surgeries or medical evacuations—aren't covered. As such, the Canadian government recommends snowbirds get their own travel plan to avoid high medical bills while away from home.

Consider this: an air ambulance from the U.S. to Canada can cost upwards of \$50,000. Provincial plans won't touch this, leaving you to foot the bill unless you have travel insurance.

ELIGIBILITY FOR SNOWBIRD TRAVEL INSURANCE

Eligibility requirements for travel insurance vary, but here's what you'll typically need:

- **Canadian Residency:** Most plans require you to be a resident of Canada.
- **Age Limitations:** Plans like COPACare extend coverage up to age 80, with special options for those over 80.
- **Stable Health:** Pre-existing conditions may be covered if they've been stable for a certain period before your trip.

FACTORS THAT AFFECT TRAVEL INSURANCE COSTS

Several factors determine the cost of snowbird travel insurance:

1. **Age:** Rates increase for older travelers due to higher health risks.
2. **Destination:** Costs are higher for destinations with expensive healthcare systems, like the U.S.
3. **Trip Length:** Longer trips come with higher premiums.
4. **Coverage Level:** Plans with higher limits or additional benefits will cost more.
5. **Pre-Existing Conditions:** Coverage for these conditions may increase premiums.

WHAT SHOULD BE INCLUDED IN SNOWBIRD INSURANCE?

An ideal snowbird insurance policy should cover:

- **Emergency Medical Costs:** Hospitalization, physician fees, and emergency treatments.
- **Evacuation Benefits:** Medical transport to the nearest hospital or back to Canada.
- **Repatriation of Remains:** Coverage for returning deceased individuals to Canada.
- **Trip Interruption Protection:** Reimbursement for unexpected trip cancellations or delays.
- **Accommodation and Transport:** For family members to visit or support you during emergencies.
The COPACare plan provides up to \$1 million in medical expenses, covers medical evacuations up to \$15,000, and offers travel for your family in emergencies.

THE PERKS OF COPACARE TRAVEL INSURANCE

The COPACare Travel Plan stands out among competitors, particularly for pilots. Here's why:

- **Pilot Coverage:** Most travel plans exclude coverage while piloting, but COPACare has you covered—even for in-flight emergencies.
- **Coverage for Families:** The COPACare plan covers the travel needs of COPA members and their families. Coverage also includes spouses under 80 and children/dependents.
- **Pre-Existing Conditions:** If you have pre-existing conditions, COPACare offers coverage as long as your health has been stable for a certain period, depending on your age.
- **Reloadable Multi-Trip Coverage:** Coverage resets after each return home at no extra cost.

WHAT CAN INVALIDATE TRAVEL INSURANCE?

Your travel insurance can be invalidated by:

- **Ignoring Stability Clauses:** Traveling with unstable health conditions.
- **Engaging in Excluded Activities:** Professional sports, stunt flying, and competitive aviation are excluded from most plans.
- **Providing False Information:** Misrepresenting your health during application could void your policy.

CAN YOU PURCHASE TRAVEL INSURANCE AFTER LEAVING THE COUNTRY?

It's challenging to secure travel insurance once you've left Canada. Providers typically require coverage to begin before your departure. If you plan to extend your trip, top-up options like those offered by COPACare should be arranged while you're still in Canada.

EMERGENCY ASSISTANCE: A LIFELINE WHEN YOU NEED IT

COPACare offers 24/7 worldwide emergency medical assistance through Beneva SSQ Assurance. Whether you need evacuation from a remote airfield or urgent medical care abroad, their support ensures you're never alone in a crisis.

TRAVEL CONFIDENTLY WITH COPACARE

For snowbirds and pilots alike, the COPACare Travel Plan is more than just insurance—it's a co-pilot in your journey. From emergency medical coverage to unique aviation benefits, this plan ensures you can focus on enjoying your adventures without worrying about the unexpected.

With winter here, don't let the cold ground your plans. Take flight with the confidence that comes from knowing you're protected, whether on a beach or in the cockpit.

For more information or to enroll in the COPACare Travel Plan, visit www.copacare.ca. 