



Both on the road and at home: planning can save you a lot of worries

You may be on vacation, but you still have reason to worry. Whether you are travelling or at home, accidents can always happen. To help you take full advantage of your time off, both while you're away and at home, Sogedent suggests that you review some of the key features of travel insurance and civil liability insurance. The objective is to make sure that you are properly covered in case of an accident.

Leave with peace of mind thanks to travel insurance

Are you planning a trip for your vacation or to leave town for a professional event? Do you have travel insurance? Its coverage protects both you and your loved ones in the event that an accidental injury or sudden illness occurs outside of Canada, provided the health condition of the insured was good and stable before leaving.

Did you know that if you are hospitalized while travelling outside the country, the Régie de l'assurance maladie du Québec reimburses you for the cost of hospital services at rate of up to \$100 per day of hospitalization? Without travel insurance, however, you will have to pay the excess amounts that can quickly accrue and become a real financial burden, depending on the country.

Also, before you leave:

1. Contact your Sogedent advisor to check if you already have travel insurance;
2. Contact an SSQ advisor who will verify your health condition or the health condition of your loved ones to determine who may or may not be covered, depending on each person's condition;
3. Make sure that the duration of coverage provided by your travel insurance lasts the entire length of your stay.

Inform the insurer before you leave and during your stay

Keep your insurer's telephone numbers with you at all times. Your insurer is there to give you the information you need before you leave. Your insurer also has to grant you permission before costs are incurred or assistance is requested during your travels. Otherwise, the insurer may refuse to refund you these costs after they are incurred.

The telephone numbers for SSQ's travel assistance service can be found on the back of your SSQ complementary health insurance card:

- Canada or United States: 1 800 465-2928
- Rest of the world: 514 286-8412 (collect)

Things to keep in mind: When you call, you will need to provide the certificate number appearing on the upper right hand corner of your SSQ card.

To find out more about travel insurance, eligible costs, the scope of travel assistance services and coverage exclusions or restrictions, contact a Sogedent advisor. You will also find travel insurance information on our website at:

<http://www.sogedent.qc.ca/dentiste/faq/faqpersonnes/index.en.html>

Complementary civil liability insurance

Did you know that you can obtain a higher civil liability insurance amount through Sogedent?

In fact, depending on the type of contract, complementary civil liability coverage protects you above and beyond your primary home and automobile contracts while also covering bodily injury, as well as defamatory words or texts.

Complementary civil liability coverage for your home insurance covers personal injuries involving your private life. This coverage is effective worldwide, which lets you travel with complete peace of mind, because it covers physical damage to property that you rent or borrow (subject to exclusions). It is the only contract that covers these types of risks.

Meanwhile, complementary civil liability coverage for your automobile insurance offers additional coverage beyond the automobile policy of the primary contract. Its coverage is effective in Canada and the United States only. However, the coverage can be expanded to cover you in the rest of the world with some insurers.

In summary, complementary civil liability insurance protects your financial security in the event that bodily, physical or moral damage is involuntarily caused to someone. While this insurance covers you during activities related to your private life, it does not cover you when you are engaged in professional or commercial activities.

Enjoy proper coverage thanks to Sogedent

Feel free to contact your advisor. Sogedent makes sure to provide you with the best coverage so that you can take full advantage of life, both on the road and at home.

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