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INSURANCE

Daw: Snowbird finds insurance excluding her kidney

By [James Daw](#)

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Many Canadians are now feeling the call of the sunny south. But some may have trouble finding a travel companion: Emergency health insurance.

Karen Payne, who lives in a small town east of Toronto, was getting discouraged. She had received a kidney transplant last July. She completed several policy applications on the Internet, and contacted insurance agents without luck. One told her to forget it. Her transplant made her ineligible.

The agent was only partly right. Her kidney did prove impossible to insure so soon after the transplant. But the rest of her could be covered for a month in Florida.

With our help, she found what she wanted. She turned to a specialist in travel health insurance that sells 15 different insurance products from Canada. The policy Payne decided on will not cover an emergency related to her new kidney, but she feels she has weighed the risk of travelling.

"I have an appointment to see my doctor at St. Michael's Hospital in Toronto the day before we leave," says Payne, 60. If there is any sign of trouble after they leave Canada, Karen says she plans to call St. Michael's for advice. "I am prepared to get on the first plane home."

Her husband Ross, 68, says he is confident Karen has recovered fully since her operation. Her dosage of anti-rejection drugs has been reduced, and she feels well.

"She is back to her old whirlwind ways, cleaning the house, putting things away where I can't find them," he jokes.

The Paynes dealt with Matt Davies, an agent at Ingle International Inc. in Toronto. The policies he recommended will cost Karen \$116 and Ross \$235.

They will be underwritten by Chartis Insurance Co. of Canada, a major property insurer formerly called AIG Canada.

"This plan will cover new and unforeseen expenses that are not related to her pre-existing medical conditions," Davies wrote in a note to his boss, Robin Ingle.

"I explained in detail the coverage and what was excluded," he added. "(Karen) said she understood this and that this type of plan is exactly what she was looking for."

Ingle acknowledges a policy that excludes something so significant as a transplanted kidney is not ideal. "There are a lot of side problems that can occur," he says.

But he says Karen would not have qualified for an underwritten policy that would have covered her kidney, even at a much higher price.

Ingle adds it is easier to find coverage for a pre-existing condition or transplant if it has been at least one year since any change in condition, medication or dosage.

"We do have many transplant recipients that are stable, based on insurers' definitions, who have received full coverage, including coverage for their pre-existing medical condition."

Karen's policy will provide \$2 million of medical coverage for emergencies unrelated to her kidney, \$300,000 for an air ambulance, \$5,000 for costs related to canceling her trip, \$2,000 for a regular flight home and other assorted features.

If they cannot travel or have to come home early because of Karen's kidney, it appears Ross would be eligible to claim some or all of the rent for the home they have arranged for their stay in Florida

There is still time for the Paynes to think more about their decision to travel, and to get a full refund of their money.

"Buyers have to read and understand their policies," warns Ingle, who has worked at educating consumers about benefits and risks of travel insurance for many years.

"They need to ask some really good questions. We don't want them to feel they have been fooled."

The language used in the Chartis policy is plain and simple and quite easy to understand. But, like most policies, one has to read it from beginning to end to understand all of the details and potential exclusions.

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