TAKE PRECAUTIONS

Coming down with the flu in London might put a glitch in your vacation, but it won't ruin it. After a day or two recovering in your hotel room, perhaps taking an inexpensive medicine prescribed by a doctor who speaks the same language, you'll be good as new.

But what if you're struck down by a more serious illness in a country where you don't speak the language or read the writing of the country? What if your illness requires professional care, and the hospital demands cash before accepting you as a patient? What if you must be moved to a more sophisticated facility?

The solution to all these problems: a TRAVELER'S MEDICAL INSURANCE POLICY. The cost for such coverage is generally affordable for most travellers. Many travelers assume that their health insurance covers medical emergencies abroad, and to a certain extent they're right. Most health care providers reimburse policy holders for a portion—often 80 percent—of emergency bills incurred outside the country. The key word here is "reimburse." The policy holder must first pay all expenses, then file a claim providing receipts in English and dollars with the home provider, and finally await repayment. This does not include emergency evacuation, which can be very costly!

But an increasingly large number of medical facilities abroad want to be paid in cash before providing emergency service. Since most don't accept credit cards as payment, the traveler must use traveler's checks intended for daily expenses. If the emergency is a serious one, the medical expenses may exceed the traveler's ability to pay.

Medical travel policies not only alleviate cash payment problems, but provide other valuable services including emergency evacuation.

Most will locate English-speaking doctors anywhere in the world, replace lost medical and eyeglass prescriptions, monitor your progress while ill, and, when necessary, transport you to another facility. All offer easy-to-access service: to receive help, the traveler simply dials a number available 24 hours a day, 365 days a year.

Here are a few organizations offering travel medical insurance:

- **Medex**—Telephone: 1-800-732-5309; Website: www.medexassist.com
- **Travel Assistance International**—Telephone: 1-800-821-2828; Website: www.travelassistance.com
- **International SOS**—Telephone: 1-800-523-8662; Website: www.internationalsos.com
- **IAMAT** (International Association for Medical Assistance to Travelers)—Telephone: 1-716-754-4883; Website: www.iamat.org

Other Travel Medical Insurance Resources include:

Access America International
1-800 284-8300
www.accessamerica.com

Travel Guard International
1-800-782-5151
www.travelguard.com

Travelex
1-800-228-9792
www.travelex-insurance.com

Wallach & Company, Inc.
1-800-237-6615
www.wallach.com