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Canadians Aged 18 to 34 Typically Fail to Insure
Themselves Before Travelling to the United States**
*One in Three (34%) Believe Their Provincial Health Plan Will
Cover Them if They Need Medical Care in the United States*

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Toronto, ON – The young may be restless, but they're also risky travellers, according to a new Ipsos Reid poll conducted on behalf of RBC Insurance. Nearly one half (44%) of Canadians aged 18 to 34 who have travelled to the United States in the last two years say they don't typically insure themselves (29% never/15% rarely) before they travel.

The data reveal that many young Canadians believe that government health programs will protect them while they're abroad, likely influencing their decision not to purchase insurance. In fact, one in three (34%) young Canadians 'agree' (9% strongly/5% somewhat) that they 'don't need to buy travel insurance if they are only travelling to the United States because their provincial health plan will cover their medical costs'. However, this is not the case, as most provincial health plans will only pay a portion of what health treatment typically costs in the United States.

Similarly, most (84%) young Canadians 'agree' (40% strongly/43% somewhat) that they 'don't need to buy travel insurance if they are only travelling to another province within Canada because their provincial health plan will cover their medical costs, when in fact government health insurance plans may limit the reimbursement of emergency medical expenses once they leave their home province.



Canadians may also be declining travel insurance coverage as a result of a belief that they've already got coverage, with a majority (57%) 'agreeing' that they 'have sufficient coverage through their work or credit card', but once again these plans may have limits or restrictions on claims. Just four in ten (44%) say that, before they travel, they take the time to understand what their travel insurance covers.

These are some of the findings of an Ipsos Reid poll conducted between May 13 to 24, 2011, on behalf of RBC Insurance. For this survey, a sample of 3,931 adults from Ipsos' Canadian online panel was interviewed online. Weighting was then employed to balance demographics and political composition to ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe. A survey with an unweighted probability sample of this size and a 100% response rate would have an estimated margin of error of +/- 2 percentage points, 19 times out of 20, of what the results would have been had the entire population of adults in Canada been polled. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

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