

TRAVEL INSURANCE

Comprehensive Protection

Business travel is essential to success, but it comes with real risks. A medical emergency abroad can be very expensive, and provincial health plans pay only a small part of care received outside Canada.

Travel insurance from Nova Star Insurance Consultant protects your employees wherever work takes them, and protects your business from the cost and disruption of an emergency away from home. We compare plans from reputable carriers with global coverage and build one that fits your budget.

What is Group Travel Insurance?

Group travel insurance is an employee benefit that covers emergency medical costs and travel-related losses while employees are away from their home province. Added to your group benefits plan, it means your team travels with the same protection every time.

What Does a Travel Insurance Plan Cover?

Nova Star travel plans can be customized for your workforce, including:

- Emergency medical and hospital costs while travelling
- Emergency evacuation and repatriation
- Trip cancellation and interruption for non-refundable costs
- Lost or delayed baggage
- Accidental death and dismemberment while travelling

Provincial Health Plan vs. Travel Insurance

- **Provincial health plans** pay only limited amounts for care outside your home province, and usually nothing for evacuation
- **Travel insurance** fills that gap, covering emergency medical costs, transportation home, and trip losses

Relying on provincial coverage alone can leave an employee, or your business, with a large bill. Nova Star advisors will help you choose limits that match how and where your team travels.

Why Travel Coverage Matters for Canadian Employers

- Offering travel insurance as part of your benefits package:
- Protects employees during medical emergencies, evacuations, and security incidents
- Minimizes disruption when an employee falls ill or is injured away from home
- Helps protect your company from financial and legal exposure
- Lets employees travel with confidence
- Shows your team you take their well-being seriously

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

☎ 647-520-6899 ✉ gaby@novastarinsure.com 🌐 www.novastarinsure.com

Nova Star Insurance Consultants *Simplifying Insurance, Securing Your Future.*