

Travel Insurance in Canada for Seniors. The Top 5 Providers

Travelling as a senior gives you opportunities to discover new destinations, create memories, and experience a fulfilling and enriching adventure. But challenges like health issues and the need for emergency medical assistance can put a damper on your escapade.

To ensure an enjoyable trip, consider travel insurance with comprehensive coverage. Below, you'll learn about the best travel insurance for Canadian seniors with pre-existing medical conditions, their coverage and cost, pros and cons, and if it is worth it for seniors.

Key Takeaways

- The best travel insurance for seniors in Canada are RBC Travel Insurance for Seniors and Snowbirds, CAA Travel Insurance for Seniors, Allianz Travel Insurance for Seniors, Manulife CoverMe Travel Insurance, and TD Travel Insurance.
- The cost of travel insurance for Canadian seniors depends on factors like age, health status, destination, trip duration, coverage limits, and trip cost.
- The Government of Canada recommends that travellers purchase insurance in addition to provincial health insurance plans to ensure appropriate protection, especially when travelling to another country.

Best Travel Insurance for Seniors in Canada

Below are some of the best travel insurance plans that seniors can obtain in Canada. The quotes included are as of January 2024.

RBC Travel Insurance for Seniors and Snowbirds

Mature travellers can consider [RBC Travel Insurance](#) for Seniors and Snowbirds for unlimited emergency medical coverage and coverage for pre-existing conditions. The plans for travel outside Canada include coverage for emergency medical insurance, trip cancellations and interruptions, and lost baggage.

The cost of travel insurance for a 65-year-old senior from British Columbia with no pre-existing conditions who is travelling to Italy on a 21-day vacation worth \$8,000 is \$764.42. For a single trip plan, these are the other coverage options: Non-Medical Package – \$599.20; Trip Cancellation & Interruption – \$564.00; and TravelCare Medical (Gold) – \$129.20.

CAA Travel Insurance for Seniors

Seniors who are good-standing Canadian Automobile Association (CAA) members can get up to \$5 million of coverage. [CAA travel insurance for seniors](#) includes medical emergencies, cancelled flights, and 24/7 multilingual assistance. As a CAA member, you can save up to 20% on your travel insurance policy.

The cost of CAA travel insurance for an Italy-bound 65-year-old senior with asthma is \$165.88. The trip is for 21 days and costs \$8,000. If you include CAA's trip protection package, the cost is \$338.88. The package includes trip cancellation and interruption coverage, baggage coverage, travel delay, and travel accident coverage.

