BRUCE MURRAY & ASSOCIATES

NEWSLETTER

As your trusted insurance broker, my goal is to ensure you're prepared for whatever comes your way.
With years of experience and a passion for helping clients, I'm here to provide personalized advice and solutions tailored to your unique needs. Whether you are travelling across the world or across the country, you can count on me and the BMA team to ensure you're covered.
Let's make your travels stress-free and secure. Feel free to reach out anytime—I'm always happy to help!

JULIE NEWLOVE

THE IMPORTANCE OF INSURING YOUR CRUISE TRAVEL

It's no surprise that cruising is a popular travel choice among Canadians. Multiple destinations in one trip, first-class meals, endless activities, and live shows at your fingertips – what's not to love? If taking a cruise is in your future, there are many factors to consider before boarding the ship. Whether that be missed connecting flights, getting sick at sea, or injuring yourself, having the right insurance for cruise travel is a must.

Things to consider:

- Cruises often require large non-refundable deposits
  - Final payment is usually due months in advance
  - If cancellation is after these deadlines without insurance, you could lose 100% of what you paid
- Strict cancellation policies
  - Cruise lines generally don't offer refunds close to departure
- Medical emergencies
  - If you or a family member gets sick or injured before or during the cruise, insurance can reimburse:
    - Prepaid cruise fare
    - Medical evacuation from ship or foreign port
    - Hospital stays abroad
- Travel delays or missed connections
  - Cruises don't wait for late passengers
  - If a flight delay or cancellation makes you miss embarkation, insurance can provide coverage to get your trip back on track

Plan your travel insurance when you first book your cruise for maximum discounts and coverage options

DID YOU KNOW?

YOU CAN RENEW YOUR ANNUAL PLAN EARLY TO LOCK IN YOUR NEXT POLICY PREMIUM AT YOUR CURRENT AGE? THIS CAN BE DONE MONTHS IN ADVANCE

STAYING IN CANADA? STAY COVERED

It's easy to assume that you don't need travel insurance when you travel within Canada-but accidents, delays, and cancellations don't stop at provincial borders.

- A slip on a hiking trail in B.C.
- A missed flight in Toronto
- Lost luggage en route to a wedding in Halifax
- An emergency dental visit in Alberta

Provincial health care follows you in Canada but there are gaps to the coverage extended ...**That's where BMA comes in.**
From weekend getaways to cross-country road trips, BMA helps fill the gaps, so unexpected issues don't turn into financial setbacks.

HAVE FAMILY OR FRIENDS VISITING CANADA? MAKE SURE THEY'RE COVERED

Canada is a beautiful place to visit—but medical care for non-residents can be extremely expensive without insurance.

If you're expecting guests from abroad—whether it's parents, relatives, or friends—Visitor to Canada Medical Insurance is essential:

- **No Free Health Care for Visitors**: Canada's healthcare system doesn't cover visitors. A quick visit to the ER can cost thousands.
- **Protection for Emergencies**: BMA plans cover unexpected illnesses, accidents, hospital stays, and more—so your guests can enjoy their stay worry free.

Before they arrive, make sure they're protected. BMA can help you choose the right plan based on their length of stay, age, and medical history.

London Travel Clinic

BMA Insurance is proud to announce our new partnership with Dr. Serhan and the London Travel Clinic.

Dr. Serhan's background in comprehensive family medicine is a cornerstone of his practice. He understands how your personal medical history interacts with your travel plans, allowing for a truly personalized and safe itinerary.

An avid traveller himself, Dr. Serhan shares in the excitement of his patients' upcoming journeys. He is passionate about providing the expert care and advice that allows them to explore the world with confidence and peace of mind.

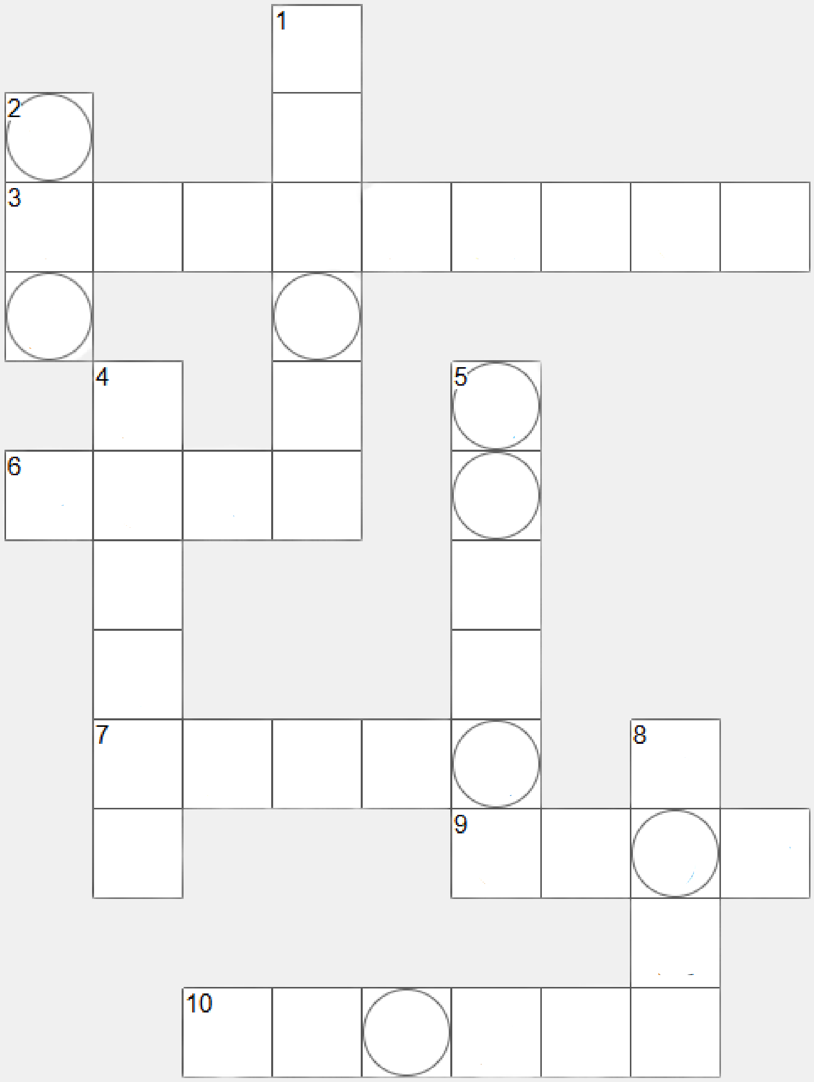
"Our comprehensive pre-travel consultations provide everything you need for a safe and healthy trip, including required vaccinations, preventative medications, and expert advice tailored to your specific itinerary."

MOVING OR RETURNING TO CANADA?

Whether you're a newcomer to Canada or a returning resident, there can be a waiting period before you're eligible for OHIP coverage. During this time, it's crucial to have interim health insurance to protect yourself from unexpected medical expenses. BMA provides a range of plans tailored to suit various needs and budgets, ensuring that you're protected during this period.

With BMA, you can have peace of mind knowing that you have access to essential medical care without the financial burden.

CROSSWORD



ACROSS

3. Protects you from against an unforseen medical event
6. Capital of Italy
7. Sleeping quarters on a ship
9. Ship entertainment
10. What you need to board a plane or ship

DOWN

1. A floating vacation
2. Canadian passenger rail service
4. A document proving you're insured
5. Capital of Greece
8. Where cruise ships sail into

USE THE CIRCLED LETTERS TO SPELL OUT THE SECRET WORD

_ _ _ _ _ _ _ _ _

HINT: WE COULD ALL USE ONE

Email the secret word to info@bma-insurance.com to be entered for a chance to win a $100 gift card! Submit by September 15, 2025.

CONGRATULATIONS TO OUR SPRING CROSSWORD PUZZLE WINNER, TINA C.