



SSC # 169 – THE NEW LANDSCAPE OF TRAVEL, HEALTH & CROSS BORDER RISK

This course is eligible for:

3.5 Life & A&S CE Credits for BC, SK, MB & ON.

1.0 A&S CE Credits if your license is for A&S ONLY in BC, SK, MB & ON.

3.5 Life & 1 A&S ONLY CE Credits for AB.

Target Audience

This CE course is designed for:

- Life Insurance Advisors
- Accident & Sickness (A&S) Advisors
- General Insurance (P&C) Advisors
- Financial Planners
- Estate Practitioners
- Cross-border specialists
- Advisors serving clients who travel for work, leisure, or family obligations

It is ideal for professionals who must understand how **travel, health, liability, disability, estate, and cross-border risks interact** across multiple insurance domains.

Course Purpose

*The purpose of this course is to equip advisors with the **cross-domain mastery** required to:*

- Identify travel-related exposures
- Coordinate Life, A&S, and P&C solutions
- Protect clients from catastrophic cross-border financial events
- Strengthen suitability, compliance, and consumer protection
- Build a modern practice capable of addressing global risk

Learning Objectives

By the end of this course, advisors will be able to:

Risk Identification

- Identify out-of-country medical exposure
- Diagnose liability abroad
- Recognize cross-border disability risk
- Identify estate and tax exposure for travelers

Cross-Domain Coordination

- Integrate travel medical with Life/A&S/P&C
- Align trip cancellation with financial planning
- Coordinate liability abroad with umbrella coverage
- Align disability risk with income protection

Compliance & Suitability

- Operate within licensing boundaries
- Document suitability and declined recommendations
- Strengthen consumer protection

Advisor Mastery

- Conduct cross-border stress tests
- Use advanced communication tools
- Build a cross-domain practice model