SIDETRAKKED

Travel Planning for the 55+ Adventurer

A FREE RESOURCE FROM SIDETRAKKED

The Trip Planning Reality Check

For independent Canadian retirees planning extended travel.

INSIDE THIS GUIDE:

1. Booking the right neighbourhood, not just the right apartment
2. Building a travel budget that's actually realistic
3. Understanding what your travel insurance really covers
4. Planning ahead for if something goes wrong

Plus six honest questions to ask before you confirm.

This guide is for informational purposes only and does not constitute insurance, legal, or financial advice.

sidetrakked.com

01 Are you booking the right neighbourhood, or just the right apartment?

Most people book the apartment. Smart travellers book the neighbourhood. The difference matters far more on a five week trip than it ever would on a ten day holiday. A listing photo won't show you the hill between you and the grocery store. The map pin is often approximate, on Airbnb and Booking.com it can sit a full block away from the actual address. And "quiet residential area" means something very different at midnight near a student district.

Before you confirm your accommodation, check:

- Open Google Maps in satellite view and look at the actual block, not just the pin location
- Use Street View to walk the route from the front door to the nearest grocery store, pharmacy, and cafe. Check whether it's flat
- Search the neighbourhood name plus "nightlife" and "construction" plus the current year. Read what comes up
- Check the distance to the transit stop you'll use most, not just a vague "close to city centre"
- If you're not on the ground floor, confirm there is a working lift, not just "stairs available"
- Check how far you are from the train station or airport on the day you leave. This one surprises people every time

> ***SIDETRAKKED tip:*** *Type the actual street address into Google Maps, don't rely on the listing pin. Some listings sit a full block away from where the pin lands. A block can mean a hill, a noise source, or 8 extra minutes to the transit stop you're counting on every day.*

02 Does your budget reflect what you'll actually spend?

Most trip budgets are built in USD or euros, mentally converted, and quietly underestimated. At current exchange rates, Canadians are paying roughly 35 to 40% more on everything priced in foreign currency. That gap compounds quickly over five or six weeks. And there are entire cost categories that consistently don't make it into the plan, until the credit card statement arrives.

Cost categories most Canadian budgets miss:

- **Rebuild your budget in CAD.** Don't estimate the conversion in your head. At current rates, €1,000 is approximately $1,500 CAD
- **Add $200 to $600 CAD per base change** for trains, buses, or domestic flights between destinations. Every move costs money that rarely makes it into the budget
- **Tourist taxes:** Amsterdam charges 12.5% of your room rate before tax, on top of the Netherlands' own 21% VAT on hotel stays. Venice, Barcelona, Rome, and many other European cities instead charge a flat €2 to €10+ per person, per night. Either way, it rarely appears in the price you see when booking
- **Timed entry fees** at major sites, the Vatican, Uffizi, Sagrada Familia, Colosseum, typically run $25 to $50 CAD per person per visit, and worth reconfirming close to your travel dates since these do change. They're mandatory at most major European sites, not optional

- **Eating out drift on arrival weeks.** You won't be cooking the night you land somewhere new. Budget for restaurant meals during every settling in period at every base
- **Check your credit card's foreign transaction fee**, typically 2.5 to 3% on every purchase. On a $15,000 CAD trip, that's $375 to $450 in entirely avoidable fees
- **Add a 10 to 15% emergency buffer** above your estimated total. Unexpected costs are not the exception on extended travel, they are part of the experience

> ***SIDETRAKKED tip:*** *Wise converts at close to the real mid-market exchange rate with minimal fees, noticeably better than most Canadian bank cards abroad. If you're spending meaningful money over several weeks, using a regular Canadian debit card is one of the easiest ways to quietly lose several hundred dollars.*

03 Will your travel insurance actually cover you?

Here is the part of Canadian travel insurance that most people discover too late. If you are 55 or older, most standard policies require your pre-existing medical conditions to have been stable, by the policy's own specific legal definition, for 90 to 180 days before departure, with 180 days the more common requirement once you're past 60. If anything changed in that window, a new medication, a dose adjustment, a specialist referral, a new diagnosis, that condition may be excluded from coverage. Failing to meet the stability clause is the second most common reason travel insurance claims are rejected in Canada.

Confirm these before your departure date:

- Read your policy's definition of "stable" carefully. Legally it typically means no new medications, no dose changes, no new symptoms, no specialist referrals, and no new diagnoses during the entire required window
- If you are 60 or older, assume a 180 day stability requirement and verify your specific policy against it. Some policies require this regardless of trip length
- Check whether your credit card's travel insurance covers your full trip length. Most cap at 15 to 21 days, making them inadequate for extended travel
- **Buy early.** Trip cancellation coverage on many policies only applies if purchased within a specific window of your first non-refundable payment. Read the fine print on timing before you book anything
- Compare options at bestquotetravelinsurance.ca, Canada's main travel insurance comparison tool, with senior specific rates, options, and multiple providers in one search
- **CAA/BCAA members:** check what travel coverage your existing membership already includes before purchasing a separate policy

Canadian travel insurance resources:

- bestquotetravelinsurance.ca: Canadian travel insurance comparison, senior specific rates
- Medipac.com: specialist insurer for the 50+ Canadian market
- CAA: check your existing membership coverage first
- travel.gc.ca: Government of Canada official travel insurance guidance

> ***SIDETRAKKED tip:*** *Provincial health coverage, MSP, OHIP, Alberta Health, provides almost no coverage outside Canada. Do not treat your provincial plan as a fallback for medical emergencies abroad. It is not one.*

04 If something went seriously wrong, would anyone know what to do?

You've bought the insurance. You've booked the flights. But if something went seriously wrong, a medical emergency, a stolen wallet, a lost passport on day 15, does anyone know what to do? This section takes about 30 minutes to set up before you leave. Most travellers never do it. It's the layer underneath all the planning that makes you genuinely prepared, rather than just well booked.

Thirty minutes of preparation before you leave:

- **Create a medical information card** for each traveller: blood type, all medications with generic names and dosages, drug allergies, primary physician name and phone number. Carry it in your wallet, not just on your phone
- **Register your trip with ROCA** (Registration of Canadians Abroad) at travel.gc.ca, free, five minutes, and it lets the Canadian embassy contact you or your family in a crisis. Almost no one does this
- **Save your travel insurance emergency line** in your phone now, before you leave. This is the number you or your travel partner calls from a foreign emergency room. Finding it under pressure is not a plan
- **Leave two people at home** with your full itinerary and contact details, a key to your house, and a copy of your travel insurance policy number. Not one person, two
- **Store a photocopy of both passports** somewhere separate from the originals: inside your luggage, hotel safe, and emailed to yourself. A copy won't replace a passport, but it dramatically speeds up the replacement process
- **Know which Canadian embassy or consulate covers your first destination** before you leave. The nearest one may not be in the city you're visiting, find the address and phone number now, not in a crisis

> ***SIDETRAKKED tip:*** *ROCA registration is one of the most useful things a Canadian traveller can do before an extended trip, and almost no one knows it exists. In a natural disaster, civil emergency, or medical crisis, the Canadian government uses ROCA to account for and assist Canadians abroad. Five minutes at travel.gc.ca.*

Six questions before you confirm

You don't need perfect answers. You just need to know the answers, before you press confirm.

1. If your travel partner had a medical emergency on day 10, could you hand the ER doctor their complete medication list, with generic names and dosages, within 60 seconds?
2. Have you read your travel insurance policy's specific definition of "stable"? Does your current health situation meet that definition for the full required window before your departure date?
3. When you look at your total trip cost in Canadian dollars, with the conversion built in, tourist taxes included, inter base transport added, and a 10 to 15% buffer on top, does the number still work?
4. Have you confirmed the actual street address of your accommodation using satellite view and Street View, not just the listing pin, and verified that the terrain, noise, and transit access work for how you travel?
5. Does someone at home have your full itinerary, your travel insurance emergency line number, and a key to your house, and do they know to expect a check in from you every few days?

6. If your passport was stolen on day 10, do you know the name and contact for the nearest Canadian embassy or consulate, and do you have a photocopy stored somewhere separate from the original?

If any of these questions gave you pause, that's useful information, not a reason to cancel the trip. Most of these gaps are fixable in an afternoon. They're just easier to fix before you leave.

If you'd like help with the bigger picture, choosing where to go, building a realistic itinerary, and making sure the plan is solid before you spend the money, that's exactly what the SIDETRAKKED Trip Audit is built for.

Find out more at sidetrakked.com/trip-planning

Sources: Amsterdam tourist tax rate confirmed via City of Amsterdam guidance summaries, September 2026. Canadian travel insurance pre-existing condition stability periods (90 to 180 days, 180 days standard for age 60+) confirmed against published insurer policies, September 2026. Other figures reflect SIDETRAKKED's general research as of this guide's last update and should be reconfirmed against current provider terms before you travel.

Rob Jensen, SIDETRAKKED | sidetrakked.com