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Travelling? Top 5 credit cards to take on the road

By Liam Lahey | Insight - Wed, 11 Jan, 2012 4:36 PM EST

Travelling soon snowbird? It may do you well to investigate beforehand what credit card offers you the best travel insurance protection in the event something goes horribly wrong while you're out of town.

Toronto-based InsurEye Inc. analyzed more than 160 Canadian credit cards (who knew there were so many?) using its free, online Credit Card Navigator tool, and narrowed down what the top 10 cards are for travellers.

In order to do so, the firm calculated the average weighted rank for each card by eight travel categories: Travel medical insurance, rental car protection, common carrier accident protection, trip interruption protection, flight delay, baggage delay/loss, and hotel burglary protection.

Of InsurEye's top 10 cards for travellers, the top five are highlighted:

1. Desjardins VISA Odyssey Gold

Offers the highest protection for almost every travel-related insurance need and it extends coverage to seniors.

2. National Platinum MasterCard

Provides the best medical travel protection in respect to coverage length (60 days for persons aged under 54), but it has no Common Carrier Accident protection. Options for seniors are also included.

3. Desjardins VISA Platinum

Similar to the VISA Odyssey Gold, but it doesn't offer Trip Interruption protection and it costs an additional \$59 per year compared to the top card in this list.

4 & 5. RBC Rewards VISA Preferred and RBC VISA Gold Preferred

These two are tied. They both have identical average weighted rank and offer extensive Baggage Delay and Hotel Burglary protections. On the other hand, coverage for important protection, such as Travel Medical insurance and Common Carrier Accident, is significantly lower in comparison with the top three cards.

Ranking in sixth is the ScotiaGold Passport VISA, followed by the BMO World Elite. In eighth is Capital One's Aspire Cash World MasterCard, followed by Capital One's Delta SkyMiles World MasterCard and Aspire World MasterCard in ninth and tenth place respectively.

All 10 of the cards have annual fees ranging from \$110 to \$169.

"We are happy to present this ranking, which should help Canadians not only save their money, but also improve their knowledge about available protection," Dmitry Mityagin, head of technology and co-founder of InsurEye, states in a press release. "As you travel you want to enjoy your time, but if something unexpected should happen, you had better be prepared. This is exactly our goal: To provide clarity and transparency for insurance services for Canadian consumers."

InsurEye also collects, validates and analyzes thousands of auto, home and life insurance policies

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across the country.

Noteworthy, the [Financial Consumer Agency of Canada](#) also has a few online tools and calculators including a [credit card selector tool](#).

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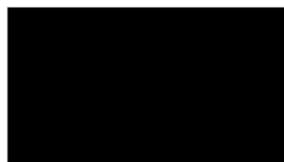
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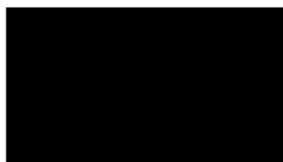
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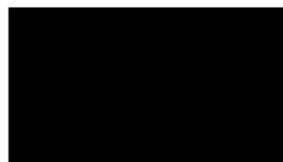
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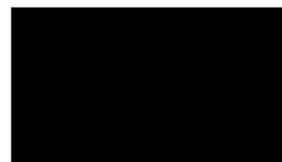
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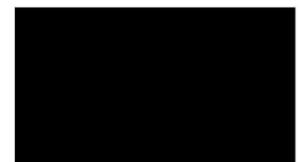
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