



SERVING SENIORS BY ROSEMARY MCCRACKEN

## World travel possible for people with special needs

Let your clients know that if they plan ahead and use specialized agencies, they can still take that dream trip

**Y**OUR OLDER CLIENTS may have put off travel until they retired, only to develop medical conditions that threaten to clip their wings.

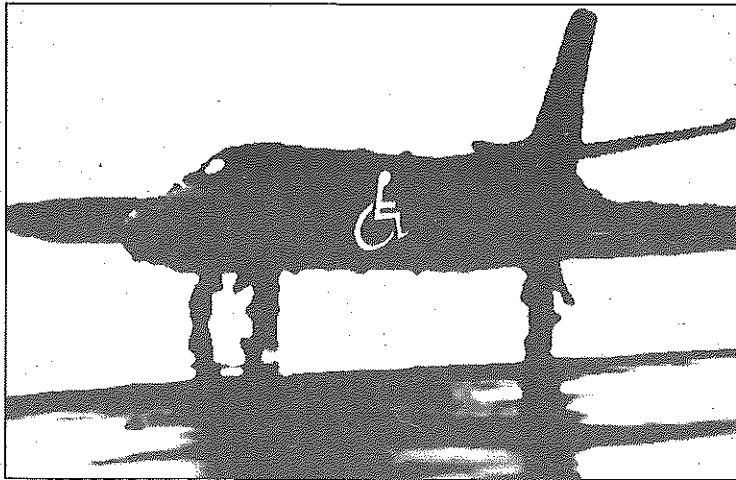
Staircases, cramped hotel rooms and the amount of walking required to explore many travel destinations can be insurmountable hurdles to disabled would-be globetrotters. But access to the world is becoming easier, says Ron Kulusky, chief operating officer with the Ontario March of Dimes in Toronto, a charitable organization that works to enhance the independence of people with physical disabilities.

"In the past 20 years, the demand for travel by people with disabilities has grown," he says. "And as the baby boomers age, travel companies are realizing there is a big market to tap. It's estimated that 10 years from now, one in five Canadians will have some sort of physical disability—some of them age-related."

Special-needs travel is indeed taking off. "The beauty of special-needs travellers is that if you address their needs, they'll become loyal clients," says Brian Simms, president of Access Holidays Canada Inc. in Toronto, a company that arranges trips for people with disabilities.

For people with disabilities, travelling to and from the travel destination is the first of many challenges. The Canadian Transportation Agency, an independent, quasi-judicial tribunal, works to facilitate accessible transportation, ensuring that people with disabilities have access to transportation in Canada. "And we have power to ensure access for foreign carriers that enter Canada," says Lyne Giroux, the CTA's senior communications officer, accessible transportation, in Hull, Que.

But there are still glitches. The CTA has received complaints about lack of assistance on airplanes and in airport terminals; lack of telecommunication devices for the deaf in terminals in Canada and abroad; lack of capacity to store mobility aids on smaller aircraft; and problems posed by online reservation forms that provide space to list only one disability.



Giroux suggests special-needs travellers refer to the CTA's *Guide for Persons with Disabilities*, available at [www.cta-otc.gc.ca/access/guide/index\\_e.html](http://www.cta-otc.gc.ca/access/guide/index_e.html), to plan trips. The guide includes information about what disabled travellers can expect in air travel, such as bringing wheelchairs onto aircraft, assistance available on flights and a checklist for planning a trip.

The guide is also available in brochure form by calling 1-888-222-2592. You may want to pass copies on to your clients.

Special-needs travellers need to take charge of their trips and plan well ahead to avoid problems, Giroux says. "When you book your trip, identify yourself as a person who needs disability services," she says. "Give carriers at least 48 hours' notice to ensure that proper arrangements are in place. Make plans well in advance to get to the airport. Designated parking is usually available at terminal entrances for private vehicles with proper disability identification."

The big obstacles are usually on the ground. Even at home in Canada, Simms says, special-needs travellers encounter problems navigating curbs and accessing entrances to restaurants and shops. In foreign destinations, your client will need to know if there are ramps at the airport, if taxis will take wheelchairs and whether the hotel is wheelchair-accessible.

Clients who intend to travel with a tour company should be told that seniors' travel providers don't necessarily serve the special-needs

market. Oedile Daniels, sales and marketing manager at Senior Tours Canada, a Toronto-based travel firm with branches across Canada, says her company cannot accommodate people with physical disabilities.

But there are niche companies that specialize in eliminating any nasty surprises the disabled might encounter when travelling. Simms says Access Holidays starts its travel planning by having an occupational therapist assess the individual to determine his or her needs, and then finds a location that matches those needs. The company arranges trips to Cuba, Jamaica, Costa Rica, Greece, France and Spain, and can put together small group tours.

Rates are based on travellers' needs. "We can arrange a caregiver at the destination to save the cost of bringing a companion along," Simms says.

Wheelchair-bound himself, James Glasbergen planned his own trips, researching them on the Internet, before becoming director of accessible travel at Frederick Travel in Waterloo, Ont. "The biggest challenges are finding accommodation and ground transportation," he says. "It's not too difficult to find a hotel with a wheelchair-accessible room, but finding roll-in showers can be difficult. And transportation can be a problem in foreign countries in which accessible taxis don't exist."

The U.S. leads the world in accessibility for the disabled, he adds. Travel in Europe, on the other hand,

### RESOURCES AROUND THE WORLD

**W**ith the World Wide Web at their fingertips, your clients can research their trips in the comfort of their homes. Here are a few sites to explore:

**World on Wheelz**  
[www.worldonwheelz.com](http://www.worldonwheelz.com)  
James Glasbergen's site at Frederick Travel.

**Access to travel**  
[www.accesstotravel.gc.ca/main-e.asp](http://www.accesstotravel.gc.ca/main-e.asp)  
This Government of Canada site provides information on accessible transportation and travel across Canada.

**Access Victoria**  
[www.accessvictoria.com](http://www.accessvictoria.com)  
A guide to accessible accommodations and attractions in Victoria, B.C.

**Accessible Niagara**  
[www.accessibleniagara.com](http://www.accessibleniagara.com)  
A guide to accessible accommodations and attractions in the Niagara Peninsula of Ontario.

**Accessatlast**  
[www.accessatlast.com](http://www.accessatlast.com)  
Stephen Pritchard, a paraplegic since a motorcycle accident in 1992, formed his own travel company, Accessatlast, that he runs from his home in Lancashire, Britain. His site lets you look for accessible accommodations by country.

takes real planning. "To start with, there is a language barrier. And old European buildings were not built with wheelchairs in mind. The good news is that, with planning, Europe is definitely doable for wheelchair travellers. The key is making arrangements months, rather than days or weeks, in advance."

Frederick Travel offers six escort-

ed tours in 2006. One of them is the highlights of Ireland, Aug. 6 to 15. Cost for land travel only is US\$2,850 a person, based on double occupancy, with a US\$450 single supplement. Breakfast and six dinners are included.

The company also arranges tailor-made travel itineraries for Israel, Greece and Thailand.

Another obstacle disabled travellers face is qualifying for travel insurance. "But people with disabilities should not assume they will not be able to get coverage," Simms says. "There are insurers that specialize in this niche market."

Robin Ingle, chairman of Ingle International and Imagine Financial Ltd. in Toronto, says 99% of Canadians can get some form of travel coverage, although it may not be full coverage. Insurers don't want the risk of covering people with heart or lung conditions, but Ingle notes: "There is a big difference between a paraplegic and someone who is taking oxygen or needs dialysis. A person with a mobility problem may otherwise be perfectly healthy."

People with "pre-existing conditions," such as heart disease or diabetes, will have more difficulty getting coverage, face higher premiums or both. Ingle notes that most insurance companies have stability clauses regarding pre-existing conditions. "They can state that a person is ineligible if he or she has taken medication or changed medication, or been hospitalized or treated for anywhere up to five years before," he says.

Instead, he suggests asking about medical underwriting. This means having your client's physician fill out a medical form. "The insurer will then determine the level of benefits and prices based on the information provided. The client is guaranteed coverage if the insurer accepts the risks," he says.

People do travel with only partial coverage, he adds: "Insurers won't cover medical travel expenses such as dialysis or blood transfusions."

Some travellers don't let anything stop them, says Ingle: "One woman we worked with decided she wanted to make the best of the time left to her, and arranged and paid for dialysis at various points on her trip." ■