

3-IN-1 PACKAGE TRAVEL INSURANCE

Québec Blue Cross® Travel Insurance

Travel insurance is designed to protect you against certain financial risks that you might incur while travelling. The *3-in-1 Package* insurance product provides comprehensive coverage in the event of accidents, illnesses and unforeseen injuries, as well as in the event of baggage delay or loss.

PURPOSE OF THIS SUMMARY

This summary presents the important things you should know about the *3-in-1 Package* travel insurance. It will help you decide if this product is right for you and choose the insurance that best suits your needs.

SAMPLE POLICY

For all details on what is covered, please refer to the sample policy at any time:
qc.bluecross.ca/travel-insurance/policy



10 DAYS TO CANCEL

If you decide that this insurance does not suit your needs, you have 10 days after purchasing to cancel and get a partial or full refund of your premium.



INSURER CONTACT INFORMATION

Québec Blue Cross

1981 McGill College Avenue, Suite 105
Montreal, Quebec H3A 0H6
1-866-322-0227

Canassurance Insurance Company

Registered with the Autorité des marchés financiers (AMF) under client number **2001003423**.

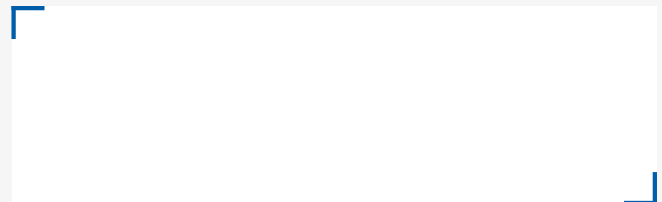
To check the status of this insurer on the AMF Register: lautorite.qc.ca

ASSISTANCE PROVIDER CONTACT INFORMATION

Blue Cross Travel Assistance

1981 McGill College Avenue, Suite 400
Montreal, Quebec H3A 2W9
Canada, United States: **1-800-361-6068**
Elsewhere in the world, collect: **514-286-8411**

DISTRIBUTOR CONTACT INFORMATION



WHAT IS 3-IN-1 PACKAGE TRAVEL INSURANCE

The *3-in-1 Package* travel insurance offers you a solution combining several essential coverages, with customizable options to fully meet your insurance needs.

Who can be insured

- Canadian residents covered by a public health insurance for the entire duration of the trip
- Anyone aged between 31 days and 54 years old
- Anyone travelling 30 days or less



Before enrolling

- Make sure that you and everyone you wish to insure meet all the eligibility criteria for the insurance. For further information, please refer to the policy, page 3.
- Do not hesitate to contact your distributor if you have any questions or doubts.

Beginning and end of coverage

Coverage	Beginning of coverage	End of coverage
Emergency Medical Care Accidental Death or Dismemberment Baggage	On the last of the following dates: <ul style="list-style-type: none">• Contract start date, or• Departure date of the trip.	On the first of the following dates: <ul style="list-style-type: none">• Contract end date, or• Return date of the trip, whether the return is planned or premature, except for trip break.
Trip Cancellation and Interruption	On the last of the following dates: <ul style="list-style-type: none">• Coverage start date, or• Date on which the first payment is made for the trip.	On the first of the following dates: <ul style="list-style-type: none">• Contract end date, or• Return date of the trip, whether the return is planned or premature, except for trip break.
Rainy Day	The coverage start date indicated on your insurance certificate.	The coverage end date indicated on your insurance certificate.



WARNING

The insurance must cover the entire duration of the trip, including the date of departure and the date of return. If the trip needs to be extended, you must log in to your **Customer Space** to extend your insurance contract before leaving or before the last covered day, at the latest.

Trip break

If you purchase this product, you may come back to your province of residence and then go back to your destination without terminating your insurance contract.

For further information, please refer to the policy on page 33.

COVERAGES

Coverage	Description	Maximum coverage ¹
Emergency Medical Care	Reimburses expenses incurred following an emergency resulting from an accident or sudden illness while travelling.	\$5,000,000
Accidental Death or Dismemberment	Covers you in case of death or loss of use of one or more limbs resulting from an accident sustained during the trip.	\$300,000, depending on age and circumstances
Baggage	Covers you for delayed, lost, stolen or damaged baggage during your trip.	\$1,000


Optional Coverage	Description	Maximum coverage ¹
Trip Cancellation and Interruption	<p>Reimburses prepaid non-refundable travel expenses should any of the events in the list of insured risks affect you or your travel companion and require you to cancel, modify, extend or interrupt your trip.</p> <p>The Option : Cancel for Any Reason² can be added, allowing you to cancel your trip before departure for any reason other than those specified in the list of insured risks.</p>	<p>Cancellation - before leaving on your trip: \$1,000</p> <p>Interruption - during the trip: No global limit</p> <p>Cancel for any reason – before leaving on your trip: 75 % of your insured, prepaid, non-refundable travel expenses, with a maximum payable amount of \$750.</p>
Rainy Day	<p>Provides compensation in the event of rainfall during your trip.</p> <p>This coverage is available when the insurance is purchased online and applies to single-destination trips of 28 days or less.</p> <p>It must be purchased at least 14 days before your trip departure.</p>	<p>\$100 per day of rainfall, per contract, regardless of the number of insured persons</p> <p>A deductible (number of non-compensated days) may apply depending on the insured location and time of year.</p>

¹ Unless otherwise stated, the maximum amounts indicated represent the limit applicable to each insured person.

² The **Option: Cancel for Any Reason** must be purchased at the same time as **Trip Cancellation and Interruption** coverage, within 5 days of the purchase of your trip, whether full or partial payment, or at any time before the travel providers' cancellation penalties apply.

There are maximum amounts based on the type of expenses incurred. For example, for the subsistence allowance under the Emergency Medical Care coverage, we will reimburse \$300 per day, up to a maximum of \$3,000.

For further information, please refer to the policy:

	Emergency Medical Care.....	page 6	Baggage.....	page 16
	Accidental Death or Dismemberment	page 14	Trip Cancellation and Interruption...	page 19

TRAVEL ASSISTANCE



BLUE CROSS TRAVEL ASSISTANCE 24/7 assistance, worldwide

Medical assistance

- Recommendation of a medical facility that dispenses the best care for your condition
- Follow-up of medical file by our health professionals
- Repatriation planning

General assistance

- Communication with the embassy and/or your financial institution in the event of loss or theft of documents
- Interpretation services to be able to communicate with the resource persons on site

IMPORTANT

When there is an incident, you must contact Blue Cross Travel Assistance otherwise benefits may be refused.

This way, Blue Cross Travel Assistance will be able to:

- Direct you to an appropriate medical facility
- Confirm your coverages
- Coordinate the payment, whenever possible
- Send you the forms to be completed



WARNING

Exclusions

All coverages include exclusions and limitations. It is important to know what they are before purchasing the insurance.

Pre-existing medical conditions

Exclusions for pre-existing medical conditions apply based on the coverages provided in your contract.



Emergency Medical Care	page 11
Trip Cancellation and Interruption	page 27

Other exclusions

The policy also includes other exclusions specific to each coverage. Below are a few examples, but please **refer to your own insurance policy for a complete list of applicable exclusions.**

- Pregnancy, delivery or complications during the 9 weeks preceding or following the expected date of delivery
- Participation in certain sports or activities
- Suicide and self-inflicted injury
- Abuse of prescription drugs or alcohol, or use of drugs
- Criminal act
- Act of war and civil unrest

Before leaving, check your insurance policy for the complete list of exclusions.



Emergency Medical Care	page 11
Accidental Death or Dismemberment	page 15
Baggage	page 18
Trip Cancellation and Interruption	page 27
Rainy Day	page 3 of the endorsement

COST OF INSURANCE

Premium calculation

The premium is customized based on:

- The age of the insured persons
- The destination of the trip
- The duration of the trip
- The time of year during which you travel
- The coverages provided

HOW TO SUBMIT A CLAIM

If a covered incident happens, you must contact Blue Cross Travel Assistance as quickly as possible:

Canada or United States: **1-800-361-6068**

Elsewhere in the world (Collect): **514-286-8411**

To submit a claim, send the itemized billings and/or original receipts with your claim form. Our claim forms are available on our website or can be obtained by contacting our customer service:

Montreal area: **514-286-6690**

Elsewhere (toll free): **1-800-387-2538**

Complete the claim form and send it within 90 days of the event.

Once Blue Cross Travel Assistance has received your form as well as all required documents, your application will be analyzed and processed within 30 days.

For further information, please refer to the policy, page 34.

You must take out your contract before leaving your province of residence and pay for your insurance before the contract start date.

Beware of false declarations

Your contract is based on the information you provide.

When you take out insurance, your answers must be complete and accurate; otherwise, your contract will be cancelled and your claim refused.

If your claim is refused and you wish to contest the insurer's decision

Requests to review a decision may be made within 12 months of the insurer's refusal.



YOUR SATISFACTION IS OUR PRIORITY

If you are not satisfied with your insurance, please contact your distributor.

If you have a complaint or a comment, please contact us at: **1-800-361-5706**, or via our secure website qc.bluecross.ca/depot. One of our agents will be happy to help you.

For our complaint management policy, see: qc.bluecross.ca/comments-and-complaints