

VISITORS TO CANADA INSURANCE

Visitors to Canada Travel Insurance

When travelling to Canada, whether it is for work, school, to visit family or simply to discover the country, make sure you are well protected. The *Visitors to Canada* insurance provides you with emergency medical care coverage.

PURPOSE OF THIS SUMMARY

This summary presents the important things you should know about *Visitors to Canada* travel insurance. It will help you decide if this product is right for you and understand its features.

SAMPLE POLICY

For all the coverage details, you may at any time refer to the sample policy:
qc.bluecross.ca/travel-insurance/policy



10 DAYS TO CANCEL

If you decide this insurance does not suit your needs, you can cancel it and get a partial or full refund of your premium in the 10 days following your purchase.



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.

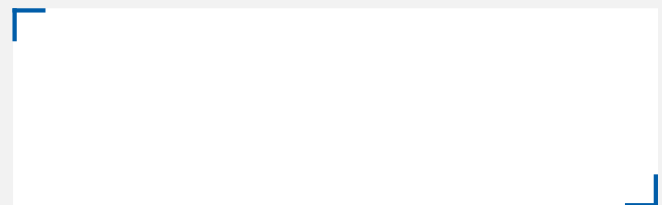
To check the status of this insurer on the AMF Register: lautorite.qc.ca

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



Who can be insured

Any person who is between 31 days and 79 years of age at the time of purchase and who is not covered by a public health insurance plan. The person must also be:

- An immigrant or permanent resident waiting for coverage by a public health insurance plan or have completed the steps to obtain such status, or
- A foreign worker in Canada with a work permit, or
- A foreign student in Canada with a study permit, or
- A Canadian citizen returning home after a long absence, or
- A super visa applicant or holder in Canada, or
- A visitor to Canada.

Allowable purchase period

The contract must be purchased:

- Before arriving in Canada or within the 30 days that follow your arrival, or
- While you are covered by a similar insurance in Canada or within the 30 days that follow the end of this coverage.

Where are you covered

Visitors to Canada insurance applies during your trip to Canada and during side trips outside Canada.

Side trips outside Canada

To qualify as a side trip, the trip:

- Must begin and end in Canada
- Must take place entirely during the term of the contract
- Must not exceed 30 days, otherwise the protection is suspended until the return to Canada
- Must not take place in your country of permanent residence.

In addition, the total duration of all side trips must never exceed 49% of the contract term, otherwise the insurance will be considered null and void.



Before enrolling

- Make sure that every person you wish to insure meets all of the insurance's eligibility criteria. For more information, please refer to the *Visitors to Canada* policy, page 3.
- Do not hesitate to contact your distributor if you have any question or doubt.

COVERAGE

Coverage	Description	Maximum coverage per person
Emergency Medical Care <ul style="list-style-type: none">> Hospitalization, medical and paramedical expenses> Emergency dental care> Transportation and repatriation expenses> Subsistence allowance	Covers expenses incurred as a result of a medical emergency due to an accident or illness that occurs in Canada or during a side trip.	Your choice of: \$50,000, \$100,000 or \$150,000* *Only offered to persons aged 74 or under

Depending on the type of incurred expenses, a maximum amount may apply to a benefit. For example, we will reimburse \$150/day, up to a maximum of \$1,500 for the subsistence allowance under the Emergency Medical Care coverage.

For more information, please refer to the *Visitors to Canada* policy, pages 5-9.

Beginning and end of coverage - Emergency Medical Care

Effective date	Termination date
<p>The last of the following dates, if you purchase the insurance before arriving in Canada:</p> <ul style="list-style-type: none">• Contract start date, or• Date of arrival in Canada from your country of permanent residence, or• The day after the end date of a similar insurance coverage you have with another insurance company in Canada. <p>If you purchase the insurance after arriving in Canada, a 3-day waiting period applies from the date of purchase of the contract (read the warning below).</p>	<p>On the first of the following dates:</p> <ul style="list-style-type: none">• Contract end date, or• Date on which you leave Canada, whether it is on the expected date or earlier, except in case of Trip break.



WARNING

Contract purchased **AFTER** your arrival in Canada

When the insurance is purchased:

- Within 30 days of your arrival date in Canada, or
- During the 30 days following the end date of a similar insurance coverage you have with another insurance company in Canada.

A **3-day waiting period applies before you are covered for illness**. During the waiting period, the contract covers you only in the event of accident or injury.

For more information, please refer to the Visitors to Canada policy, page 6.

Trip Break

You can return to your country of permanent residence and then come back to Canada without terminating the insurance contract.

For more information, please refer to the Visitors to Canada policy, page 16.

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
- Interpreter service to establish dialogue with on site resource persons.

IMPORTANT

You must contact Blue Cross Travel Assistance when an incident occurs, otherwise benefits may be refused.

This will allow Blue Cross Travel Assistance to:

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



WARNING

Exclusions

The Emergency Medical Care coverage included in this product contains exclusions and limitations. It is important to be aware of them before purchasing the insurance.

If you are insured by a contract that you hold with another company for the first part of your trip, it is important you understand that the exclusions it contains may differ from the ones included in the Blue Cross *Visitors to Canada* insurance contract.

Pre-existing medical conditions

Exclusions related to your pre-existing medical conditions apply differently depending on your age. **Exclusions due to pre-existing medical conditions** could lead to excluding:

- Certain medical conditions you have suffered from in the course of your life, and
- The medical conditions that are unstable during the 3 or 6 months preceding the effective date of coverage.

To read about the Exclusions due to pre-existing medical conditions that apply to you, please refer to the *Visitors to Canada* policy, pages 10-11.

Other exclusions

The policy also contains other exclusions. Below are a few examples, but make sure to **refer to the insurance policy for the complete list of exclusions**.

- Pregnancy, childbirth, or related complications
- High-risk sports or activities
- Suicide and self-inflicted injury
- Use of alcohol, drugs and other intoxicating substances
- Illegal act
- Act of war and civil unrest

For the complete list of Other exclusions, refer to the *Visitors to Canada* policy, pages 11-13.

COST OF INSURANCE

The premium is calculated based on:

- The age of the insured persons
- The duration of the trip
- The selected coverage amount
- The selected deductible amount, if applicable.

HOW TO SUBMIT A CLAIM

If a covered incident occurs, 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 invoices and/or original receipts with your claim form. Claim forms are available on our website or can be obtained by contacting our customer service:

Province of Quebec (Montreal): **514-286-6690**
Province of Quebec: **1-800-387-2538**
Other provinces or United States (toll free): **1-800-557-3907**
Elsewhere in the world (collect): **514-286-6690**

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

Once Blue Cross Travel Assistance has received your form and all required documents, your claim will be reviewed and processed within 30 days.

For more information, please refer to the Visitors to Canada policy, pages 17-18.

You must purchase your contract during the allowable purchase period. The contract must be paid in full at the time of purchase.

Beware of false declarations

Your contract is based on the information you provide.

When you purchase insurance, your answers must be complete and accurate, otherwise your contract will be considered null and void and your claims will be refused.

If your claim is denied and you wish to challenge the insurer's decision

Any request for review can be presented within 12 months of the insurer's refusal.



YOUR SATISFACTION IS OUR PRIORITY

If you are not satisfied with your coverage, 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**