MULTI-TRIP ANNUAL TRAVEL INSURANCE

Québec Blue Cross® Travel Insurance

Travel insurance is designed to protect you against certain financial risks that you might incur while travelling. There are many options available to you. It is important for you to read up on these options before choosing your insurance so that you have peace of mind while travelling.

PURPOSE OF THIS SUMMARY

This summary presents the important things you should know about the *Multi-Trip Annual* 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 MULTI-TRIP ANNUAL TRAVEL INSURANCE

Multi-Trip Annual travel insurance covers you for all trips outside your province of residence, as long as the length of each trip does not exceed the maximum stay you have chosen from the per-trip maximum durations proposed:
4, 8, 17, 31, 60, 90, 120, 150 or 180 days.

Who can be insured

- Canadian residents covered by a public health insurance plan for the entire duration of the trip.
- Individuals 85 years old or under: for 4, 8, 17, 31, 60, 90 or 120-day maximum stays.
- Individuals 80 years of age or under: for 150 or 180-day maximum stays.

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.

Solutions tailored to your needs

Do you need medical insurance that covers you in the event of an illness or accident?

Do you need trip cancellation and interruption coverage because you incurred non-refundable travel expenses before leaving?

There are several coverages available to you, and it is important that you fully understand the advantages of each one.

Beginning and end of coverage

Coverage	Beginning of coverage	End of coverage
Emergency Medical Care Trip Interruption Accidental Death or Dismemberment Baggage	On the last of the following dates: • Contract start date, or • Departure date of the trip.	On the first of the following dates: • Contract end date, or • Return date of the trip, whether the return is planned or premature.
Trip Cancellation and Interruption	On the last of the following dates: • Coverage start date, or • Date on which a first payment is made for your trip.	On the first of the following dates: • Contract end date, or • Return date of the trip, whether the return is planned or premature

WARNING

If one of your trips exceeds the maximum stay of your *Multi-Trip Annual*, you must contact your distributor before leaving or before the last covered day of your maximum stay duration, at the latest.

COVERAGES

Coverage	Description	Maximum coverage per person, per trip
Emergency Medical Care > Hospitalization, medical and paramedical expenses > Transportation and repatriation expenses > Subsistence allowance > Medical follow-up in Canada	Reimburses expenses incurred following an emergency resulting from an accident or illness while travelling.	$5,000,000
Trip Cancellation and Interruption*	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.	Cancellation - before the trip: your choice between $1,500, $2,000, $2,500 or $5,000 Interruption - during the trip: No global limit
Trip Interruption	Covers you during your trip only, should any of the events in the list of insured risks affect you or your travel companion and require you to modify, extend or interrupt your trip.	Interruption - during the trip: No global limit
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.	$1,500

* It is possible to add the **Option: Cancel for Any Reason** for each of your trips. To do so, you must purchase the option at the latest 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 7
Trip Cancellation and Interruption .... page 16
Trip Interruption .... page 28
Accidental Death or Dismemberment ...... page 38
Baggage .... page 41

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 limits.
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:
- Your age
- The coverages included in your contract
- The answers to the health declaration, if applicable

Please refer to the policy for further information.

Emergency Medical Care .... page 13
Trip Cancellation and Interruption .... page 24
Trip Interruption .... page 34

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 14
Trip Cancellation and Interruption .... page 24
Trip Interruption....................................... page 35
Accidental Death or Dismemberment......... page 40
Baggage .... page 43

COST OF INSURANCE

The insurance premium covers all trips made in the course of a year, as long as they do not exceed the maximum stay selected.

Premium calculation

The premium is customized based on:

- The age of the insured persons
- The duration of the trip
- The included coverages
- The insured coverage amount, if applicable
- The answers to the health declaration, if applicable
- The selected deductible

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 48.

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

Renewing the Annual plan

We will send you a notice 30 days prior to the end of your contract.

This notice will let you know when your contract expires and how to renew it.

The premium and coverages may vary when you renew.

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