

 TOP-UP INSURANCE
TRAVEL INSURANCE

Québec Blue Cross® Top-up Travel Insurance

The purpose of *Top-up Insurance* is to cover you for emergency medical care during the last days of your trip that are not covered by the contract you have with another insurance company.

PURPOSE OF THIS SUMMARY

This summary presents the important things you should know about *Top-up Insurance*. It will help you decide if this product is right for you and understand its features.

SAMPLE POLICY

For all details on what is covered, please refer to the sample policy at any time:

qc.bluecross.ca/travel-insurance/policy



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**.

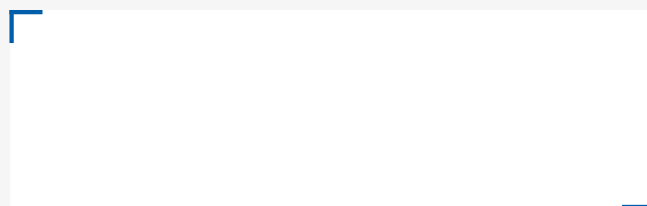
To check the status of this insurer on the AMF Register: lautorite.qc.ca

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



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.

Who can be insured

- Anyone covered for emergency medical care with another insurance company for the initial part of a trip.
- Canadian residents covered by a public health insurance for the entire duration of the trip.
- Anyone 31 days old or older.



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 on page 3.
- Make sure that the insurer covering the initial part of your trip authorizes you to purchase an extension with another insurance company.
- Make sure that you know the exact number of days covered under your other insurance plan.
- Make sure you know the exact dates of your trip.
- If you have questions or doubts about the coverage you already have, contact the other insurance company to obtain all relevant information.
- If you have questions about the coverage you are about to purchase, do not hesitate to contact your distributor.

BENEFIT

Benefit	Description	Maximum coverage per person
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 en voyage.	\$5,000,000

There are maximum amounts based on the type of expenses incurred.

For example, for the subsistence allowance under the Emergency Medical Care benefit, we will reimburse \$300 per day, up to a maximum of \$3,000.

For further information, please refer to the travel insurance Top-up Insurance policy on pages 6-9.

Beginning and end of coverage

Coverage	Effective date	Termination date
Emergency Medical Care	• The day after the termination date of the coverage you hold with another insurance company.	On the first of the following dates: • Contract end date, or • Return date, whether scheduled or premature, except for the Trip break.



WARNING

You must be insured for the entire duration of your trip, including for the departure and return dates. There must be no interruption of coverage between the contract covering the initial part of your trip and the Blue Cross Top-up Insurance contract.

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 15.

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 coverage
- Coordinate the payment, whenever possible
- Send you the forms to be completed



WARNING

Exclusions

Emergency Medical Care coverage included in this product comes with exclusions and limits. It is important to know what they are before purchasing the insurance. **The exclusions included in this contract may differ from those of the insurance contract you have with the other insurer for the initial part of your trip.**

Pre-existing conditions

Exclusions for pre-existing medical conditions apply based on:

- Your age
- The answers to the health declaration, if applicable

Please refer to the policy for further information on pages 10-11.

Other exclusions

The policy also includes other exclusions. Below are a few examples, but please **refer to the 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 on pages 10-12.

COST OF INSURANCE

Premium calculation

The premium is customized based on:

- The age of the insured persons
- The destination of your trip
- The duration of the trip
- 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 on pages 16-17.

You must purchase your contract and pay for it in full before leaving your province of residence.

Only if you are extending a coverage held with a member of the Canadian Blue Cross® Insurer Association can you purchase the *Top-up Insurance* product between your date of departure and the last day of the other coverage.

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 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**