

# 3-IN-1 ANNUAL 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 Annual 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 Annual 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](http://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**.

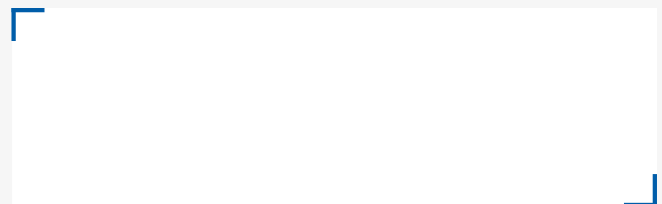
To check the status of this insurer on the AMF Register: [lautorite.qc.ca](http://lautorite.qc.ca)

### 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 ANNUAL PACKAGE TRAVEL INSURANCE

The *3-in-1 Annual Package* travel insurance offers you a solution combining several essential coverages and 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 or 31 days.

### Who can be insured

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

### Beginning and end of coverage

Coverage	Beginning of coverage	End of coverage
Emergency Medical Care	On the last of the following dates: <ul style="list-style-type: none"> <li>• Contract start date, or</li> <li>• Departure date of the trip</li> </ul>	On the first of the following dates: <ul style="list-style-type: none"> <li>• Contract end date, or</li> <li>• Return date of the trip, whether the return is planned or premature</li> </ul>
Accidental Death or Dismemberment		
Baggage		



### 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.



### 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 contact your distributor to extend your insurance contract 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
<b>Emergency Medical Care</b>	Reimburses expenses incurred following an emergency resulting from an accident or sudden illness while travelling.	\$5,000,000
<b>Accidental Death or Dismemberment</b>	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
<b>Baggage</b>	Covers you for delayed, lost, stolen or damaged baggage during your trip.	\$1,000

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	Baggage.....	page 16
	Accidental Death or Dismemberment .....	page 14		

# 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 12

### Other exclusions

The policy also includes other exclusions specific to each benefit. 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.



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Accidental Death or Dismemberment ..... page 15

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## COST OF INSURANCE

### Premium calculation

The premium is customized based on:

- The age of the insured persons
- The selected maximum stay
- 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 22.

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

### Renewing the 3-in-1 Annual Package

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](https://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](https://qc.bluecross.ca/comments-and-complaints)