

VISITORS TO CANADA TRAVEL INSURANCE

Visitors to Canada Travel Insurance

Whether it is for work, for school, to visit family or simply to discover the country, make sure you are well protected during your trip to Canada. *Visitors to Canada* insurance provides you with emergency medical care.

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 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 Hospital Service Association

Registered with the Autorité des marchés financiers (AMF) under client number 2000379154.

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

CanAssistance

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

Québec Blue Cross

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

Who can be insured

Individuals who do not have access to a provincial public health insurance plan and who:

- Are immigrants or permanent residents awaiting eligibility for the provincial health insurance plan, or
- Have completed the procedure for obtaining immigrant or permanent resident status, or
- Are foreign workers in Canada who possess a work permit, or
- Are foreign students in Canada who possess a study permit, or
- Are Canadian citizens returning home after a long absence, or
- Are visitors to Canada

Individuals must also be more than 30 days old and 79 years old or younger and:

- Not have arrived in Canada yet or have been in Canada for 30 days or less, or
- Have arrived in Canada more than 30 days ago but have another similar insurance coverage that is either currently in effect or that has been expired for 30 days or less.

Where are you covered

Visitors to Canada insurance applies while you are staying in Canada and while you are making side trips outside Canada, except for going back to your country of residence.

Side trips outside of Canada

- Side trips must begin and end in Canada.
- A side trip must not exceed 30 days at a time; if it does, coverage will be suspended until the individual returns to Canada.
- The total duration of all side trips combined must not exceed 49% of the period of coverage under the contract.
- Should the total duration of the side trips exceed 49% of the period of coverage, the contract will be considered null and void in its entirety.
- Insured individuals travelling to their country of permanent residence are not covered.

BENEFIT

Benefit	Description	Maximum Amount
Emergency Medical Care <ul style="list-style-type: none">> Hospitalization, medical and paramedical expenses> Emergency dental care> Transportation and repatriation expenses> Subsistence allowance	Reimburses expenses incurred following an emergency resulting from an accident or sudden illness in Canada or during a side trip.	Your choice of: \$50,000, \$100,000 or \$150,000* *age 74, max.

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 \$100/day, up to a maximum of \$1,000.

For further information, please refer to the policy on pages 8-10.



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 pages 4-5.
- Do not hesitate to contact your distributor if you have any questions or doubts.

Beginning and end of coverage

Benefit	Beginning of benefit	End of benefit
Emergency Medical Care	<p>The last of the following dates, if you purchased the insurance before arriving in Canada:</p> <ul style="list-style-type: none"> • Effective date of contract, or • Date of arrival in Canada, or • Termination date of a similar contract in Canada. <p>If you purchased the insurance after arriving in Canada:</p> <ul style="list-style-type: none"> • 4 days following the date of purchase of the contract. 	<p>On the first of the following dates:</p> <ul style="list-style-type: none"> • Expiry date of contract, or • Date of return to the departure point, whether scheduled or premature, except for Trip Break, or • Date on which you refuse a repatriation recommended by the insurer.



WARNING

You must purchase your insurance contract:

- Before arriving in Canada
- During the coverage period of another similar insurance contract, or
- Within 30 days of arriving in Canada
- Within 30 days of the expiry of another similar insurance contract

If you purchase insurance within 30 days of your arrival in Canada or of the expiry of another similar insurance contract, the insurance is effective as of the date of purchase, but includes a **4-day waiting period** from the date of purchase during which the insured person is only covered in the event of accident or injury.

For further information, please refer to the policy on page 5.

Trip Break, applicable only to contracts with a minimum stay of 365 days

If you purchase a Visitors to Canada contract for a minimum stay of 365 days, you can return to your country of permanent residence and then come back to Canada without terminating the insurance contract.

For further information, please refer to the policy on page 6.

TRAVEL ASSISTANCE



CANASSISTANCE 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 CanAssistance otherwise benefits may be refused.

This way, CanAssistance 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

All benefits come with coverage 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 duration of coverage

Please refer to the policy for further information on pages 11-12.

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
- 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 12 and 14.

COST OF INSURANCE

Premium calculation

The premium is customized based on:

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

The premium includes the:

- Taxes
- Administrative costs

HOW TO SUBMIT A CLAIM

If a covered incident happens, you must contact CanAssistance Travel Assistance as quickly as possible.

Canada and 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. Print and complete the form, and then submit it within 90 days of the event to:

CanAssistance

Travel Claims Department
P.O. Box 910, Station B
Montreal (Quebec) H3B 3K8

Once CanAssistance 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 7 and 16.

You must enroll before your arrival in Canada or within 30 days of your arrival. You must pay for your insurance contract when you purchase it.

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 write us at **complaint@qc.bluecross.ca**. One of our agents will be happy to help you.

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