

## EMERGENCY MEDICAL INSURANCE

Please answer this medical questionnaire to determine which rate plan applies.

### ELIGIBILITY QUESTIONS

To purchase this insurance, the applicant must be 55 to 89 years of age and must answer NO to all of the following questions:

1. In the 36 months prior to application have you been diagnosed with, treated or ordered by a physician to take medication for, three (3) or more of the following medical conditions?
  - Heart disease/condition
  - Liver disease/condition
  - Lung disease/condition (excluding asthma not requiring prednisone)
  - Diabetes (requiring medication)
  - Stroke or mini-stroke (TIA or transient ischemic attack)
2. In the 12 months prior to application, have you been diagnosed with, treated or been ordered by a physician to take medication for peripheral vascular disease (blocked leg arteries); congestive heart failure; chronic obstructive pulmonary disease (COPD, emphysema)?
3. In the 12 months prior to application, have you used or been prescribed home oxygen?
4. Do you have a terminal condition or metastatic cancer?
5. Did you have heart bypass surgery more than 10 years before application? (Answer no to this question if you have had additional bypass surgery and/or placement of a stent less than 10 years prior to application)
6. Have you had an organ transplant (excluding cornea or skin graft)?
7. Do you have a kidney disease requiring kidney dialysis?
8. Do you have an aneurysm larger than four (4) centimetres, measured in either length or diameter?
9. In the 6 months prior to application have you had a stroke or mini-stroke (TIA or transient ischemic attack)?

**If the applicant answered YES to any of the eligibility questions listed above, they are not eligible to purchase this insurance.**

**If the applicant answered NO to all the eligibility questions listed above, they are eligible to purchase this insurance, please proceed in order to determine the plan/rate.**

### PLAN RATE QUALIFICATION QUESTIONS

10. In the 5 years prior to application have you been diagnosed with, treated or ordered by a physician to take medication or been hospitalized for any of the following:
  - Heart attack, aneurysm, angioplasty, atrial fibrillation, artery bypass surgery, cardiac surgery, angina, congestive heart failure, irregular heartbeat, pacemaker, thrombosis, phlebitis, pulmonary oedema
  - Chronic asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema or pneumonia
  - Diabetes (requiring medication)
  - Stroke or mini-stroke (TIA or transient ischemic attack)
  - Peripheral vascular disease or carotid artery stenosis (blocked or clogged arteries in the legs or neck)
  - Liver disease/condition
  - Cancer (excluding basal cell skin cancer)
  - Kidney disease that required dialysis, now no longer on dialysis

**If the applicant answered YES to any of the conditions/events listed in question 10, they qualify for the Bronze plan. Proceed to question 16.**

**If they answered NO, proceed to question 11.**

11. In the 24 months prior to application, how many of the following medical conditions have you been diagnosed with, treated for or ordered by a physician to take medication for?
  - Kidney disease
  - Gastrointestinal bleeding
  - Alzheimer's disease/dementia
  - Pancreatitis
  - Chronic bowel disease
  - Bowel obstruction

**If the applicant has TWO OR MORE of the conditions listed in question 11, they qualify for the Bronze plan. Proceed to question 16.**

**If the applicant has ONE of the conditions listed in question 11, they qualify for the Silver plan. Proceed to question 16.**

**If they have NONE of the conditions listed in questions 11, please proceed to question 12.**

12. In the 12 months prior to application, have you been diagnosed with or undergone a change in medical treatment (including an alteration in medication dosage or usage) for high blood pressure AND had any of the following conditions?
  - High cholesterol
  - Diabetes (not requiring medication)
  - Gallbladder disease
  - Osteoporosis
  - Arthritis

**If the applicant answered YES to high blood pressure and any other conditions listed in question 12, they qualify for the Silver plan. Proceed to question 16.**

**If the applicant answered NO to question 12, proceed to question 13.**

13. Have you ever been treated for a heart disease/condition (excluding congenital heart disease)?
14. Was your last regular check-up with a physician more than 24 months ago?
15. Have you had a fall that you reported to a physician in the last 6 months?

**If the applicant answered YES to question 13, 14 or 15 they qualify for the Silver plan. Proceed to question 16.**

**If the applicant answered NO to questions 13, 14 and 15 they qualify for the Gold plan. Proceed to question 16.**

16. In the 12 months prior to application, have you smoked tobacco products?

**If the applicant answered YES to question 16 and they qualify for:**

- **Bronze plan, add 30% to the base premium.**
- **Silver plan, add 15% to the base premium.**
- **Gold plan, add 10% to the base premium.**

If the applicant has any doubt about their medical condition(s) as it relates to the following questions, they should consult their physician for advice before completing this medical health questionnaire.

If they qualify for the coverage selected but fail to answer truthfully and accurately any question asked at the time of the application, any claim will be subject to an extra deductible of \$10,000 in addition to any other applicable deductible amount. No future coverage will be provided under this Policy unless they pay any additional premium reflecting true and accurate answers to those questions.

### EMERGENCY MEDICAL INSURANCE RATES

#### Multi Trip Annual Worldwide

GOLD					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	\$63	\$84	\$140	\$254	\$3.25
60-64	\$64	\$85	\$144	\$259	\$3.38
65-69	\$74	\$99	\$166	\$338	\$4.38
70-74	\$99	\$133	\$224	\$479	\$5.81
75-79	\$160	\$216	\$364	\$765	\$10.00
80-84	\$260	\$351	\$590	\$1,323	\$16.56
85-89	\$373	\$504	\$845	\$1,800	\$22.50

SILVER					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	\$70	\$125	\$206	\$351	\$3.56
60-64	\$98	\$173	\$285	\$506	\$5.44
65-69	\$120	\$213	\$351	\$621	\$6.56
70-74	\$168	\$298	\$491	\$844	\$8.50
75-79	\$265	\$470	\$775	\$1,350	\$14.38
80-84	\$450	\$800	\$1,320	\$2,261	\$22.50
85-89	\$563	\$1,000	\$1,650	\$2,903	\$30.63

BRONZE					
Age	9 days	16 days	30 days	60 days	Daily Ext.
55-59	\$93	\$165	\$273	\$499	\$4.94
60-64	\$155	\$275	\$454	\$891	\$9.06
65-69	\$214	\$380	\$628	\$1,140	\$11.56
70-74	\$289	\$513	\$846	\$1,518	\$14.69
75-79	\$464	\$825	\$1,361	\$2,494	\$24.38
80-84	\$718	\$1,275	\$2,104	\$3,919	\$38.13
85-89	\$985	\$1,750	\$2,888	\$5,344	\$57.50

#### Single Trip Worldwide (Daily Rates)

GOLD								
Age	1-35 days*	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days**	Daily Ext.
55-59	\$2.75	\$2.81	\$3.00	\$3.25	\$3.38	\$3.50	\$3.69	\$3.75
60-64	\$2.81	\$2.88	\$3.19	\$3.38	\$3.56	\$3.75	\$4.06	\$4.19
65-69	\$3.25	\$3.75	\$4.19	\$4.38	\$4.56	\$5.00	\$5.19	\$5.31
70-74	\$4.38	\$5.31	\$5.50	\$5.81	\$6.06	\$6.25	\$6.88	\$7.19
75-79	\$7.13	\$8.50	\$9.19	\$10.00	\$10.63	\$10.94	\$11.56	\$11.88
80-84	\$11.56	\$14.69	\$15.63	\$16.56	\$16.88	\$17.50	\$17.81	\$18.75
85-89	\$16.56	\$20.00	\$21.25	\$22.50	\$23.75	\$24.38	\$25.00	\$27.50

\*Minimum 9 days

\*\*Maximum 182 days (212 days in Ontario)

SILVER								
Age	1-35 days*	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days**	Daily Ext.
55-59	\$3.13	\$3.25	\$3.44	\$3.56	\$3.75	\$3.88	\$4.06	\$4.13
60-64	\$4.31	\$4.69	\$5.31	\$5.44	\$5.56	\$5.75	\$6.06	\$6.19
65-69	\$5.31	\$5.75	\$6.38	\$6.56	\$6.88	\$7.38	\$7.75	\$7.88
70-74	\$7.44	\$7.81	\$8.25	\$8.50	\$8.75	\$9.13	\$9.38	\$9.69
75-79	\$11.75	\$12.50	\$13.13	\$14.38	\$15.00	\$15.63	\$16.25	\$16.56
80-84	\$20.00	\$20.94	\$21.88	\$22.50	\$23.13	\$23.75	\$24.38	\$25.00
85-89	\$25.00	\$26.88	\$29.38	\$30.63	\$31.25	\$32.81	\$34.38	\$35.00

\*Minimum 9 days

\*\*Maximum 182 days (212 days in Ontario)

BRONZE								
Age	1-35 days*	36-65 days	66-85 days	86-105 days	106-125 days	126-155 days	156-182 days**	Daily Ext.
55-59	\$4.13	\$4.38	\$4.56	\$4.94	\$5.19	\$5.31	\$5.56	\$5.75
60-64	\$6.88	\$7.81	\$8.44	\$9.06	\$9.38	\$10.00	\$10.31	\$10.94
65-69	\$9.50	\$10.00	\$11.25	\$11.56	\$11.88	\$12.19	\$12.50	\$13.13
70-74	\$12.81	\$13.31	\$13.75	\$14.69	\$15.31	\$16.25	\$16.88	\$17.19
75-79	\$20.63	\$21.88	\$23.13	\$24.38	\$25.00	\$25.63	\$26.25	\$26.88
80-84	\$31.88	\$34.38	\$36.25	\$38.13	\$39.06	\$40.31	\$41.88	\$43.13
85-89	\$43.75	\$46.88	\$55.00	\$57.50	\$58.75	\$61.25	\$63.13	\$65.00

\*Minimum 9 days

\*\*Maximum 182 days (212 days in Ontario)

### OPTIONAL COVERAGES

#### Guaranteed Stability Option

Option to purchase coverage for pre-existing conditions including conditions that did not meet the stability requirements; up to \$150,000

##### Option Surcharge: 40%

- Cannot be purchased with Future Stability Option
- Can be purchased anytime prior to policy effective date provided insured is in home province at the time of purchase.

#### Future Stability Option

Option to purchase coverage for pre-existing conditions provided the condition that existed at the time of application was stable according to the plan the applicant qualifies for; up to a maximum of \$150,000

##### Option Surcharge: 10%

- Cannot be purchased with Guaranteed Stability Option
- Must be purchased at the time of initial application
- Can only be cancelled and refunded prior to the policy effective date
- To be eligible to purchase this option, the applicant must meet the following requirements at the time of application based on the plan they qualify for:
  - Gold plan:** pre-existing conditions must be stable 90 days prior to the application date of the Policy
  - Silver plan:** pre-existing conditions must be stable 180 days prior to the application date of the Policy
  - Bronze plan:** pre-existing conditions must be stable:
    - 365 days prior to the application date of the Policy for diabetes, heart and lung conditions; and
    - 180 days prior to the application date of the Policy for all other conditions

## OPTIONAL DEDUCTIBLES

A deductible does not apply unless the applicant chooses one of the deductible options at a discounted premium.

Deductible \$CAD	Discount
\$0	0% (Automatic)
\$250	-10%
\$500	-15%
\$1,000	-20%
\$5,000	-35%
\$10,000	-40%
\$50,000	-55%
\$100,000	-70%

- All applicants on the policy must have the same deductible option.
- Deductible option must be selected prior to the effective date of the policy.
- Deductible option cannot be amended mid-term.

## COMPANION DISCOUNT

A 5% companion discount will automatically apply to the base premium when there is more than 1 person on a policy.

## GENERAL INFORMATION

### Pre-existing Conditions Coverage

#### **Applicable to the Gold plan**

Pre-existing conditions are covered if they are stable\* 90 days prior to the commencement date of a covered trip.

#### **Applicable to the Silver plan**

Pre-existing conditions are covered if they are stable\* in the 180 days prior to the commencement date of a covered trip.

#### **Applicable to the Bronze plan**

- Diabetes, heart and lung conditions are covered if stable\* in the 365 days prior to the commencement date of a covered trip.
- All other pre-existing conditions are covered if stable\* in the 180 days prior to the commencement date of a covered trip.

Pre-existing conditions that do not meet the criteria set out above are not covered. Please refer to Optional Coverages section of the Quest policy wording if the applicant has purchased the Guaranteed Stability Option or the Future Stability Option.

\***Stable** means the medical condition is not worsening and there has been no alteration in any medication for the condition or its usage or dosage, nor any medical treatment prescribed or recommended by a physician or received, within the period specified in this Policy before the commencement date of a covered trip.

\*Alteration includes an increase or decrease in medication dosage, usage or a change in medication type, but does not include changes in brand due solely to the availability of your usual brand or due to government regulations regarding reference-based pricing

**RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE**



**TRAVEL UNDERWRITERS**

North American Air Travel Insurance Agents Ltd. d.b.a. Travel Underwriters, a licensed insurance broker

## PROCEDURES

### Rate Calculation & General Information

The insured can either contact the agent that sold the original policy or Travel Underwriters Customer Service prior to expiry date of the policy to arrange extensions/upgrades and renewals.

#### ➤ **Applicable to Multi Trip Annual Plan**

##### **Extensions Prior to Departure:**

- Multiply the applicable daily rate by the additional number of days required
- Minimum premium does not apply to extensions
- Maximum number of days per extension is 182 days
- Modify policy via Partner Express

##### **Upgrades Prior to Departure:**

- Select rate applicable to new trip length option
- Subtract premium already paid from rate for new trip length
- Modify policy via Partner Express

##### **Renewals Prior to Departure:**

- If the trip length on original policy ends before the policy expiry date, either:
  - Renew the policy early (effective date of new policy begins the day after the expiry of trip length on the original policy), or;
  - Extend or upgrade original policy to the end of the annual policy period and then renew with a new policy
- Renew policy via Partner Express

##### **Renewals After Departure:**

- The insured can either contact the agent that sold the original policy or Travel Underwriters Customer Service prior to expiry date of the policy to arrange renewal
- Renew policy via Partner Express
- May not be issued if a claim has been made or if it is known that a claim will be made
- May not be issued if insured has seen a physician or registered medical practitioner
- May not be issued if a policy or policy trip length has already expired
- Not available if total trip length exceeds 2 years (unless authorized by Travel Underwriters)

##### **Rate calculation when policy will be renewed during a trip (prior to or after departure):**

Determine appropriate trip length for the renewal year. New trip length selected must be equal to or greater than number of days needed for balance of trip

#### ➤ **Applicable to Multi Trip Annual and Single Trip Plan**

##### **Extensions and Upgrades After Departure:**

- The insured can either contact the agent that sold the original policy or Travel Underwriters Customer Service prior to expiry of the policy to arrange extensions or upgrades
- Modify policy via Partner Express
- An administration fee will apply if extension or upgrade is processed by Travel Underwriters Customer Service
- Minimum premium or minimum # of days do NOT apply to extensions or upgrades
- Maximum # of days including extension is 182
- Extensions are not available if total trip length exceeds 2 years (unless authorized by Travel Underwriters)
- An extension or upgrade may not be issued if:
  - A claim has been made or it is known that a claim will be made, or;
  - Insured has seen a physician or registered medical practitioner, or;
  - The policy has already expired



## Refunds

Refunds are not available if a claim has been or will be submitted.

### ➤ **Applicable to Multi Trip Annual Plan**

A full refund is only available if the request for refund is received PRIOR to the effective date or a full refund less an administration fee is available AFTER the effective date provided no travel has taken place and the request is received no later than 30 days after the effective date of the policy

**When the policy is cancelled on or prior to the effective date:**

- If the policy premium was paid by credit card via Partner Express, the full premium will be refunded to your client's credit card immediately
- If the policy premium was paid to you (the agent), please provide the client with a full refund of the premium

### ➤ **Applicable to Single Trip Plan**

**A refund is available as follows:**

**When policy is cancelled on or prior to the effective date:**

- If the policy premium was paid by credit card via Partner Express, the full premium will be refunded to your client's credit card immediately.
- If the policy premium was paid to you (the agent), please provide the client with a full refund of the premium.

**When no travel has taken place:**

- A full refund is available when the request for refund is received PRIOR to the effective date of the policy.
- A full refund less an administration fee is available when the request for refund is received AFTER the effective date provided the request for refund is received no later than 30 days after the effective date and prior to the expiry date of the policy.

**When travel has taken place:**

- In the case of early return, a partial refund is available if the applicant returns to their home province and the refund request is received by Travel Underwriters no later than 30 days after the actual return date.
- A written request for refund, including proof of return to home province, must be sent to Travel Underwriters. Refunds will be calculated from the date of return.
- All refunds will be subject to an administration fee.

## Top Ups

- Top-up is when a Travel Underwriters policy is purchased to start after the expiry of another company's travel insurance policy. (If you are extending an existing Travel Underwriters' policy, refer to Extensions section of the rate card).
- Advise your client to review the benefits and exclusions on original policy. For example: if your client is hospitalized on the last day of their original policy, advise your clients to determine whether or not their original policy will provide an automatic extension.
- Travel Underwriters does not cover emergencies that occurred during the term of the original policy.
- If your client purchases a Travel Underwriters plan to top-up another insurance policy, medical history is reviewed from the original departure date (not the effective date of the Travel Underwriters policy).
- If your client purchases a Travel Underwriters plan as a top-up and the departure date changes, Travel Underwriters must be notified of the date change prior to the effective date indicated on the Travel Underwriters policy.

## Group Rates

Not available.

