

GROUP INSURANCE

Applicable: to persons purchasing the **Emergency Medical Care** benefit

Each insured is subject to clauses related to pre-existing conditions included in the contract. It is important for **each** insured to read the clauses carefully.

General Eligibility - All Applicants

Important: If the **Emergency Medical Care** benefit is selected, it is mandatory for all applicants to **hold** government health / hospital insurance from their province of residence.

AGE / DURATION: 0-54, ANY DURATION

Section 1: Notice Regarding Pre-existing Conditions

For **Emergency Medical Care**, in order for an illness, injury or pre-existing health condition to be covered during a trip, a **3-month** period of stability is required before departure.

For a pre-existing condition to be considered stable and covered during a trip, none of the persons applying for coverage must have:

- Been hospitalized.
- Consulted a physician (except for a medical checkup).
- Had a change in dosage in existing medication[†].
- Received a new prescription or taken a new medication.
- Had a change in an existing treatment.
- Received a new treatment or a prescription for a new treatment.
- Taken nitroglycerin for any heart condition more than once in a 7-day period for the relief of chest pain.
- Been treated with home oxygen or needed corticosteroid therapy for a pulmonary condition.

AGE / DURATION: 55-75, 31 DAYS AND LESS

Section 2: Insurance Eligibility

Insurance eligibility is subject to the following conditions. Each person who has purchased this insurance must be able to answer **NO** to each of the following questions. This determines coverage eligibility. Please read them carefully and notify your distributor **immediately** if you are not eligible. Answers must be valid for each insured person on the contract.

- 1 - Has your doctor advised you not to travel?
- 2 - Do you suffer from a terminal illness?
- 3 - Do you suffer from kidney failure treated through dialysis?
- 4 - Have you been diagnosed with or treated for metastatic cancer?
- 5 - In the past 12 months, have you been prescribed or have you used oxygen at home?

If there is a «YES» to at least one of the questions, the person is ineligible for the travel insurance product.

Section 3: Notice Regarding Pre-existing Conditions

For **Emergency Medical Care**, in order for an illness, injury or pre-existing health condition to be covered during a trip, a **6-month** period of stability is required before departure.

For a pre-existing condition to be considered stable and covered during a trip, none of the persons applying for coverage must have:

- Been hospitalized.
- Consulted a physician (except for a medical checkup).
- Had a change in dosage in existing medication[†].
- Received a new prescription or taken a new medication.
- Had a change in an existing treatment.
- Received a new treatment or a prescription for a new treatment.
- Taken nitroglycerin for any heart condition more than once in a 7-day period for the relief of chest pain.
- Been treated with home oxygen or needed corticosteroid therapy for a pulmonary condition.

Warning! Unstable conditions are excluded, and therefore not covered during the trip.

ALL APPLICANTS - TRIP CANCELLATION / INTERRUPTION

NOTE: For the **Trip Cancellation / Interruption** benefit included in the product you have selected, in order for an illness, injury or pre-existing health condition to be eligible for cancelling or interrupting your trip, a 3-month period of stability is required before the insurance purchase date.

Important: Any incomplete, erroneous or inaccurate statement shall render the travel insurance contract **NULL** and **VOID** in its entirety.

†. The following elements are not considered as a change in existing medication:

- Aspirin taken for non-prescribed medical purposes;
- decrease of the dosage of cholesterol medication;
- hormone replacement therapy;
- vitamins and minerals and non-prescription medication;
- the routine adjustment of insulin or Coumadin;
- a change from a brand name medication to a generic brand medication, provided the dosage is the same;
- creams or ointments prescribed for cutaneous irritations