



Allianz Global Assistance

# Rates and Procedures Manual

Updated November 2015

Global Assistance

**Allianz** 

Insurance Brokers

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# Contact Information

## Agency Services

- General inquiries
- Product information
- Wording clarification
- Policy changes
- Quicktic

Phone: 1-800-465-4279

Fax: 1-866-694-8032

Email: [agencyervices@allianz-assistance.ca](mailto:agencyervices@allianz-assistance.ca)

## Medical Underwriting Department

Fax: 416-340-0790

Toll Free Fax: 1-866-256-2377

Underwriting Assistance Phone: 1-888-298-8151

Email: [urgent.uw@allianz-assistance.ca](mailto:urgent.uw@allianz-assistance.ca)

## Advisor Link – Consumer Sales Centre

### Pressed for time?

- Simply give your client your agency code and have them call 1-800-491-0851
- Our Licensed Insurance Advisors will answer questions, issue a policy and process the payment
- You will receive a referral fee on all sales where your client provides your agency code

## Website

[www.allianz-assistance.ca](http://www.allianz-assistance.ca)

Use your quicktic login provided to you by Agency Services.

Please visit our website for:

- Product information
- Downloadable forms and Medical Questionnaires
- Ordering supplies
- Information on how to submit a claim
- Travel alerts and links

## Toronto Office

### Allianz Global Assistance

250 Yonge Street, Suite 2100  
Toronto, Ontario M5B 2L7  
Canada

### Claims Department

250 Yonge Street, Suite 2100  
Toronto, Ontario M5B 2L7  
Canada

Toll Free Canada/USA: 1-800-869-6747

Collect worldwide: 416-340-8809

Fax: 416-340-7152

Email: [claims.to@allianz-assistance.ca](mailto:claims.to@allianz-assistance.ca)

### EMERGENCY ASSISTANCE

Toll free Canada/USA: 1-800-995-1662

Toll free worldwide: 800-842-08420 or 00-800-842-08420

Collect worldwide: 416-340-0049

# Overview of Products

OUTBOUND PRODUCTS						
Benefit	Hospital & Medical	Trip Cancellation & Interruption	A.D. & D.	Flight Accident	Trip Interruption	Baggage
Product						
<b>Emergency Hospital &amp; Medical for Canadians</b>						
Single Trip	\$10 million	optional	optional	optional	optional	optional
Multi-trip – Basic	\$10 million	optional	optional	optional	optional	optional
Multi-trip – Select Option 1	\$10 million	optional	optional	\$100,000	optional	optional
Multi-trip – Select Option 2	\$10 million	\$1,000	optional	\$100,000	\$2,000	optional
<b>Package</b>						
All-inclusive Package	\$10 million	up to sum insured	\$10,000	\$50,000	unlimited	\$500
Youth Plan	\$10 million	optional	\$50,000	optional	\$1,500	\$1,000
<b>Trip Cancellation &amp; Interruption</b>						
Basic	optional	up to sum insured	optional	optional	unlimited	optional
Select	optional	up to sum insured	\$10,000	\$50,000	unlimited	\$500
<b>Optional Plans</b>						
Accidental Death & Dismemberment	optional	N/A	\$25,000 \$100,000 \$250,000	optional	optional	optional
Trip Interruption	optional	N/A	optional	optional	\$800 \$1,500 \$2,000	optional
Flight Accident	optional	N/A	optional	\$200,000 \$500,000	optional	optional
Baggage	optional	N/A	optional	optional	optional	\$1,000 \$1,500
<b>Canadian Expatriates</b>						
Standard	\$100,000	optional	\$10,000	\$20,000	optional	optional
Enhanced	\$500,000	optional	\$50,000	\$100,000	optional	optional
Deluxe	\$2 million	optional	\$100,000	\$100,000	optional	optional
<b>INBOUND PRODUCTS</b>						
<b>Visitors to Canada, Inpatriates to Canada and International Students to Canada</b>						
Visitors to Canada	\$10,000 \$25,000 \$50,000 \$100,000 \$150,000	optional	up to sum insured	optional	optional	optional
Inpatriates to Canada	\$100,000 \$150,000 \$200,000	optional	up to sum insured	optional	optional	optional
International Students to Canada	\$2 million	optional	\$15,000	optional	optional	optional

**Notes:** The options listed under Optional Plans can be purchased separately for an additional premium. Where benefit amounts are indicated, they are included with that plan. N/A means not available.

# Sales Tools



The travel insurance tip sheets on the following pages are available to help you become the travel insurance expert for your clients.

- Support for your clients
- What kind of travel insurance does your client need?
  - Outbound
  - Inbound
- Handling Objections
- Advisor Link – Consumer Sales Centre
- Allianz Academy

For more information, contact your Business Development Manager or Agency Services at 1-800-465-4279.

## Support for your Clients

Your clients rely on you to provide advice for all their travel needs.

Allianz Global Assistance Travel Insurance offers comprehensive protection so your clients can enjoy a worry-free trip.

Sell travel insurance because your clients may need...

- Emergency medical treatment or hospitalization
- An air ambulance to bring them home
- Help when a hospital demands up-front payment
- Advice if their passport and money is stolen
- To cancel their trip because of an accident, illness or injury to them, a family member or travelling companion
- A few things because their luggage didn't arrive
- Support if their airline, tour operator or cruise line ceased operations before or during their trip
- To continue their trip if their flight is delayed due to weather conditions, volcanic eruptions, natural disaster or mechanical failure of the connecting carrier
- To cancel their trip because they lost their job through no fault of their own

### 4 Step Sales Process

Qualify	Review	Inform	Affirm
<p>This can be done in just a few minutes by referring to the Eligibility section located in the policy booklet.</p>	<p>Your clients may have different expectations of travel insurance.</p> <ul style="list-style-type: none"> <li>• Ask them questions to uncover individual concerns and highlight important benefits.</li> <li>• The Benefits section located in the policy booklet can help you do this.</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance doesn't cover everything. The Exclusions section explains the limitations of travel insurance.</li> <li>• It gives clients an understanding of what they are not covered for.</li> <li>• Encourage them to read this section and to contact you if they have any questions.</li> </ul>	<ul style="list-style-type: none"> <li>• Affirm your client's decision to purchase travel insurance.</li> <li>• Encourage them to carry their wallet card with them at all times.</li> <li>• In the event of an emergency, they'll have all the information they need to get assistance right away.</li> </ul>

### Broker Responsibilities

As an appointed representative of Allianz Global Assistance:

- Determine if your clients qualify for travel insurance coverage by reviewing the Eligibility section of each product with them.
- Ask your clients if they have any concerns about their coverage or any particular risks they want to ensure are covered.
- Discuss whether your clients need to be medically underwritten. Refer to the Medical Underwriting Procedures section on page 13.
- Discuss the pre-existing condition exclusion (first exclusion under each product in the policy where the condition applies).
- Explain to your clients what they have purchased; review the coverage with them and point out the exclusions.
- Provide your clients with their Confirmation of Coverage, wallet card and policy booklet when they purchase coverage.
- Explain that the policy has limitations and exclusions and they must read their policy document carefully.
- Advise your clients to call you if they have any questions about their coverage.
- Explain the refund policy.
- Explain what your client must do in the event of a claim.
- Protect your client's personal information. Please refer to Allianz Global Assistance's privacy policy on our website.

## What kind of travel insurance does your client need?

Use this chart to offer choices to your clients and determine what kind of travel insurance they need.

### OUTBOUND: CLIENTS LEAVING PROVINCE OR TERRITORY

Purpose of the trip						
Vacation	Business/ Frequent flyer	Studying abroad/Recent graduate	Seniors	Working or Living abroad		
<b>OFFER A PLAN</b>						
Emergency Hospital & Medical Insurance for Canadians	All-inclusive Package Plans	Emergency Hospital & Medical Insurance for Canadians	Emergency Hospital & Medical Insurance for Canadians	Youth Plan (up to 30 years)	Emergency Hospital & Medical Insurance for Canadians	Canadian Expatriates
Single-Trip Multi-Trip Basic Plan Multi-Trip Select Plan		Single-Trip Multi-Trip Basic Plan Multi-Trip Select Plan	Single-Trip Multi-Trip Basic Plan Multi-Trip Select Plan	USA Plan Non-USA Plan	Single-Trip	Standard Enhanced Deluxe
<b>OPTIONAL PLANS</b>						
Trip Cancellation & Interruption		Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Accidental Death & Dismemberment		Accidental Death & Dismemberment	Accidental Death & Dismemberment		Accidental Death & Dismemberment	Baggage
Flight Accident		Flight Accident	Flight Accident		Flight Accident	
Baggage		Baggage	Baggage		Baggage	

## What kind of travel insurance does your client need?

Use this chart to offer choices to your clients and determine what kind of travel insurance they need.

### INBOUND: CLIENTS COMING TO CANADA

Purpose of the trip		
Visiting Canada; Temporary residents; Landed immigrants; Returning Canadians; Work permit holders; Super Visa applicants; Foreign expatriates		Studying in Canada
OFFER A PLAN		
Visitors to Canada	Inpatriates to Canada	International Students to Canada
Emergency-only protection	Emergency and extended health protection	Emergency and extended health protection
OPTIONAL PLANS		
Trip Cancellation & Interruption	Trip Cancellation & Interruption	Trip Cancellation & Interruption
Flight Accident	Flight Accident	Flight Accident

### Visitors to Canada protection

#### Ideal for your Super Visa clients

- Meets all the requirements for proof of private medical coverage and repatriation benefits.
- Up to 365 days of coverage in Canada, and the option of trip breaks. Your clients' coverage does not expire when they make a short trip to their country of origin.\*
- Rates for visitors up to age 89.

\* Insured clients do not have coverage in their country of origin or permanent residence.

Super Visa clients need more than emergency only coverage? Offer them Inpatriates to Canada coverage, including extended health type benefits. See page 44 for more detailed information.

### Inpatriates to Canada protection

#### Added protection for your Super Visa clients

- Meets all the requirements for proof of private medical coverage and repatriation benefits.
- Includes all emergency and extended health benefits.
- Coverage for vaccines, physical and eye examinations.
- Coverage for out-of-pocket expenses, including commercial accommodations and meals, childcare costs, essential telephone calls and taxi fares.
- Trip break lets your clients return home for a brief visit during their stay in Canada.\*
- No mandatory underwriting up to age 59.

\* Insured clients do not have coverage in their country of origin or permanent residence.



# Handling objections to buying travel insurance

Have you had clients decline when you ask if they would like travel insurance? We know having the right response at the ready can help convert the sale. Here are some common objections to travel insurance and tips to help your clients see why their answer should be an automatic “Yes!” to travel insurance.

### “I have coverage on my credit card.”

- Many credit card issuers offer travel accident benefits but with much lower coverage limits.
- Credit card coverage stops at certain ages (for example age 65).
- Your credit card might not cover your spouse or dependents.
- Your credit card might not cover the cost of your trip if you have to return earlier or later than scheduled.
- Your credit card might not cover you for the entire trip length.
- Credit card coverage is typically a very different product.
- Allianz Global Assistance’s All-inclusive Package Plan offers up to \$10 million in emergency travel benefits for protection worldwide, including trip cancellation and interruption coverage, and assistance with lost or stolen baggage and travel documents.

### “I have coverage through my employer.”

- Many employer plans have exclusions that could limit coverage amounts.
- These plans don’t usually include return of deceased, return to original trip destination, trip cancellation and interruption or baggage coverage.
- Allianz Global Assistance is 100% focused on travel insurance and our plans provide comprehensive end-to-end protection to help make difficult situations better.

### “I never travel overseas or outside of Canada and even if I did, my government plan will cover me.”

- Your government health plan will not cover the cost of having a family member flown to your bedside if you are hospitalized.
- Allianz Global Assistance travel insurance helps take care of emergency medical bills so you can focus on your health.
- Your government health plan will not cover the cost of returning your vehicle or an air ambulance if you need one.

### “I’m only going to be sitting on the beach while I’m away.”

- Travel emergencies can happen at any time during your trip – even while swimming at the pool, sightseeing or souvenir shopping.
- Allianz Global Assistance travel insurance provides many benefits to help get you on your way in a travel emergency.
- More travellers than ever are experiencing flight delays, lost or delayed luggage, and unexpected weather, which could trip up your trip.

### “I don’t have room in my budget for travel insurance.”

- Allianz Global Assistance’s Multi-trip, All-inclusive Package and family rates can provide considerable savings on your travel protection – making coverage even more affordable and definitely worth it.
- For as little as \$20 you can be covered for up to \$10 million for Emergency Hospital & Medical expenses.

# Advisor Link – Consumer Sales Centre

## The hassle-free way of selling travel insurance

Do your clients have questions you are unable to answer? Are you too busy? Is getting your A&S license a challenge?

Our Licensed Insurance Advisors can answer client questions and complete sales in any province or territory.

## How does it work?

- Simply give your client your agency code and have them call 1-800-491-0851
- Our Licensed Insurance Advisors will answer questions, issue a policy and process the payment
- You will receive a referral fee on all sales where your client provides your agency code

## Hours of operation:

Monday to Friday: 8am – 10pm EST (9am – 5pm EST Statutory Holidays)

Saturday: 9am – 5pm EST

Sunday: 9am – 5pm EST

Closed Christmas Day and New Year's Day

## Why use Advisor Link?

Thank you for your continued support of Allianz Global Assistance. We value your support and know that your clients value your expertise as a licensed travel insurance professional. As such, we would like to remind you that provincial licensing rules and regulations require you to have a current license in the province where your clients reside. For example, an Alberta agent providing any insurance advice to a resident of Ontario would require a non-resident license in Ontario. Applying for non-resident licensing requires applicants to first be licensed for the same category of license in their home jurisdiction. If the applicant's home jurisdiction does not require a license, appropriate documentation from the governing authority is required. For occasional sales to customers in other provinces, you may wish to refer them to Allianz Global Assistance's Advisor Link service. Your clients will speak with one of our Licensed Insurance Advisors who will provide them with the same high level of customer service on your behalf while you earn referral compensation. Advisor Link can be reached at 1-800-491-0851. Allianz Global Assistance tracks the travel insurance license information you originally provided. Generally, this is the license information for your home province or territory. You can mitigate the risk of regulatory fines or penalties and ensure the continued delivery of commission payments by verifying that your licenses are current.

## Allianz Academy

### Your online gateway to learning

[allianzacademy.travelinsurance.ca](http://allianzacademy.travelinsurance.ca)

The more you know, the better you can meet your clients' travel insurance needs. At Allianz Global Assistance, we are strongly committed to supporting your success through ongoing training, education and support, including the online learning available through Allianz Academy.

### What is Allianz Academy?

Allianz Academy is an e-learning system that offers Allianz Global Assistance partners selling our standard plans\* a user-friendly, interactive and convenient way to build your knowledge of travel insurance. Designed by the experts at Allianz Global Assistance, courses focus on product features and benefits, tips to make selling easier and strategies to help attract, retain and expand your client base.

### What can I do at Allianz Academy?

- Access the system conveniently and easily via the Allianz Global Assistance website 24 hours a day, 7 days a week.
- Register for, track and manage Allianz Global Assistance courses with just a few clicks.
- Get the latest training news and updates from the calendar and message board. Manage your learning with email notifications about your upcoming and completed courses.
- Learn at your own pace with system functionality designed to make training fit easily into your schedule.
- Instantly print, save and keep a record of your Continuing Education certificates when you successfully complete eligible courses.

### What kind of training is offered at Allianz Academy?

- Online courses are available that provide you with everything you need to know about our product offerings, quicktix, Medical Underwriting and more.

#### Plus more learning opportunities:

- Live learning webinars where you can interact with and ask questions of our on-site training experts.
- In-class training led by skilled and experienced sales team members who share their tips and advice on selling travel insurance.

### What kind of support is available for Allianz Academy?

#### Technical support

- 1-866-521-4748

#### Agency Services

- 1-800-465-4279
- [agencyservices@allianz-assistance.ca](mailto:agencyservices@allianz-assistance.ca)

### Where can I learn more?

For more information on Allianz Academy or any of the other sales tools and resources available to you, contact your Business Development Manager. For more on Allianz Global Assistance, visit [www.allianz-assistance.ca](http://www.allianz-assistance.ca).

\* Allianz Academy may also be available for Allianz Global Assistance partners selling custom plans. For more information, contact your Business Development Manager.

# Administrative Procedures and Policy Changes

## Choose the right product and plan for your clients

Use our quick reference guide on page 2 for a brief overview of the coverage available.

The coverage summary and important notes section for each product in this manual are designed to help you answer your clients' questions easily and ensure they are getting the coverage they need. For complete details of coverage, refer to the terms, conditions, limitations and exclusions in the policy.

## Quicktic

Grow your business and service your clients more efficiently with quicktic.

The quicktic advantage:

- Offer quick quotes to your clients with easy options to view, save and email tailored quotes directly to your clients' inbox
- Create quotes and issue policies for groups of 10 or more travellers
- Up-sell products in one easy step
- Process policy changes up to 1 day before effective date
- Process top-ups, extensions and full refunds
- Fulfill policies and wallet cards via e-mail

User name and password required. If you've forgotten your login information, please ask your office administrator to reset your password or call Agency Services for further assistance.

## Calculate the Rate

Each product has its own rate table(s) in this manual. In most cases, the premium is calculated by multiplying the duration of coverage, in days or months, by the relevant premium per day or month. Many of our plans have multiple age categories, so you will need to determine your client's age on the effective date (application date for Trip Cancellation & Interruption). When calculating the premium, include the first and last day of the insured's trip as part of the duration.

## Groups

- Quicktic will apply a 5% discount on groups of 10 or more travellers
- All members of the group must be insured for the same travel dates and coverage
- Select the Groups function from the menu bar
- Select New Group to add a new group or search for an existing group

- Complete Group Profile with names and dates of birth of all travellers
- Save
- Select New Policy and quicktic will calculate the discounted premium
- Complete sale
- Print or email fulfillment package. If you require assistance when completing the sale, please contact Agency Services at 1-800-465-4279.

Pressed for time? Save time by having our travel insurance experts service your clients' needs. Simply give your client your agency code and have them call our Advisor Link line at 1-800-491-0851. A Licensed Insurance Advisor from our call centre will assist your clients and you will receive a referral fee on all sales where your client provides your agency code.

## Adding Coverage

### For Emergency Hospital & Medical Plans Only

#### TOP-UP BEFORE DEPARTURE

A Top-Up is additional coverage purchased before the departure date of a trip to increase the number of days of coverage.

The effective date is the date immediately following the expiry of the number of days allowed under the existing policy, and coverage is subject to all terms, exclusions and conditions of the new Allianz Global Assistance policy.

#### Conditions for a Top-Up

A Top-Up of coverage is available provided the following conditions are met:

- Top-Up must be purchased before the departure date of the particular trip.
- The insured's territorial or provincial plan must be valid for the duration of the period that includes the Top-Up.
- The maximum period of coverage including the Top-Up period must not exceed the maximum period of coverage applicable to the plan as indicated on the rate table.
- When a Top-Up is issued for a non-Allianz Global Assistance plan, the insurer of the existing period of coverage must allow a Top-up by any insurer without condition. It is the applicant's responsibility to verify this and ensure compliance.

#### Procedure for a Top-Up

1. In quicktic, open up client's profile and click on the **New Policy** tab.
2. Hover over **Policy Menu** tab in the top right hand corner.
3. Click on **Top-up – activate** and issue the new policy.

# Administrative Procedures

## EXTENSION / AFTER DEPARTURE POLICY

### Extension

An Extension is a new policy issued after the effective date and before the expiry date of an existing Allianz Global Assistance Emergency Hospital & Medical for Canadians single trip policy.

The effective date of an Extension is the date immediately following the expiry of the existing policy.

The insured must apply for the Extension before the expiry of the existing coverage.

### After Departure Policy

An After Departure policy is a new policy issued after the trip departure date for:

- An existing Allianz Global Assistance Emergency Hospital & Medical for Canadians Multi-trip policy.
- Emergency Hospital & Medical coverage without a prior policy or where the prior policy has expired.
- Emergency Hospital & Medical coverage issued after the expiry of coverage with a company other than Allianz Global Assistance.

The effective date of an After Departure policy is the latest of:

- a) the date and time the completed application is accepted by Allianz Global Assistance or its representative; or
- b) the date indicated as the effective date on your confirmation of coverage.

### Conditions for an Extension or After Departure policy

An Extension or After Departure policy is allowed provided the following conditions are met:

- The insured's territorial or provincial health/medical plan is valid for the duration of the coverage.
- The maximum period of coverage, including the Extension or After Departure policy period, does not exceed the maximum period of coverage applicable to the plan as indicated on the rate table.

You must, on behalf of the insured, agree that:

1. No claim has been incurred or is pending as of this date under the first period of coverage.
2. The insured is in good health and knows of no reason to expect medical treatment.
3. The insured has not experienced any change in their health status or medication since their original application date, when medically underwritten.
4. The insured will continue to maintain coverage under a government health plan for the period of the Extension.

If the insured agrees, proceed with the Extension.

If the insured disagrees, they may not qualify for further coverage. DO NOT proceed with the Extension and call Allianz Global Assistance Agency Services.

Each Extension or After Departure Policy is considered to be a new and separate term of coverage and is subject to all terms, exclusions and conditions of the new Allianz Global Assistance policy.

### Procedure for an Extension / After Departure Policy

1. In quicktic, open up client's profile and click on the **New Policy** tab.
2. Hover over **Policy Menu** tab in the top right hand corner.
3. Click on **Top-up – activate** and issue the new policy.

### Calculate Top-Ups and Extensions/After Departure

- Calculate the premium indicated on the rating table for the entire trip length based on your client's age on the effective date of the extension.
- Subtract the applicable Allianz Global Assistance premium from the rate table for the existing period of coverage or period of time your clients are out of their province or territory of residence.
- Ensure the premium calculated is the minimum premium applicable to the plan.

### Quicktic will calculate as follows:

#### Example:

Original trip length 30 days	Age of insured: 53 years
Days requested 35 days	Destination: USA
New trip Length 65 days	

65 days @ \$2.84 = \$184.60 less  
30 days @ \$2.42 = \$ 72.60  
\$112.00 cost for additional 35 days

### Optional Plans

An Extension of coverage is allowed provided the following conditions are met:

- The combined maximum period of coverage, including the Extension, cannot exceed the maximum period of coverage applicable to the plan.
- The Extension must be purchased before the expiry of the existing coverage.
- All eligibility criteria shown in the policy for this plan must be met.

You must on behalf of the insured agree to the following:

- Confirm that no claim has been incurred or is pending as of this date under the first period of coverage.

### Canadian Expatriates, Visitors to Canada, Inpatriates to Canada and International Students to Canada Plans

A new policy is to be issued. All conditions of a brand new policy apply to the new term including the pre-existing medical condition exclusion. When this coverage is purchased before the expiry date of the previous policy, the 48-hour waiting period is waived. The applicant must once again meet the Eligibility requirements outlined on pages 37, 41, 44 and 45.

# Administrative Procedures

## PREMIUM PAYMENTS

### Credit Cards

Your clients may pay by Visa, MasterCard or American Express. Advise your clients that the purchase will appear as “Travel Insurance” on their statement within 30 to 60 days to avoid payment reversals.

- Where Allianz Global Assistance is notified of a payment reversal for unauthorized cards or for any other reason, the policy premium and any fee associated with the credit card charge-backs will be the broker’s responsibility and will automatically be debited to your account.

Allianz Global Assistance complies with the Payment Card Industry (PCI) Data Security Standards, which ensures that all credit card transactions are performed securely and that related data is protected from unauthorized access and use.

### Submitting Premium Payment

- Premium collected on your travel insurance sales is due upon receipt of your invoice and should be paid as billed. Adjustments, including refunds and policy changes, will be reflected on your next invoice. For any questions regarding your invoice please call 1-800-465-4279.

## FULFILLMENT

Provide your clients with their Confirmation of Coverage, wallet card and policy booklet when they purchase coverage. In quicktic, you have the option to email the documents directly to your client.

## POLICY DATE CHANGES

Full refunds should **ONLY** be issued if your client no longer requires any coverage. If your client is simply requesting a change of coverage **BEFORE** the effective date, follow these steps:

1. In quicktic, click on the **Sell** tab
2. Enter client’s name and/or policy number and click **Search**
3. Click on the client’s name to bring up the profile in the Client tab
4. Under History, click on the policy number that requires changing
5. Click the **Change** box at the bottom right of your screen
6. Make the required date change
7. Click **Purchase**
8. If no additional premium is required, you will be taken directly to fulfillment
9. If additional premium is required:
  - a) Enter payment method for additional premium
  - b) Click **Submit** and you will be taken to fulfillment
10. If there is an amount owing to the client:
  - a) Quicktic will calculate the difference and provide the payment method
  - b) Click **Submit** and you will be taken to fulfillment

For questions on any other changes please contact Agency Services at 1-800-465-4279.

## REFUNDS

Refer to the Premium Refunds section in the policy booklet for each product for details on when your clients are eligible for a premium refund and what documentation is required.

Full refunds should **ONLY** be issued if your client no longer requires any coverage. If your client is simply requesting a change of coverage **BEFORE** the effective date, follow the steps listed under Policy Date Changes section.

### Refunds before the Effective Date

For all plans other than Trip Cancellation & Interruption Plans and the All-inclusive Package plan, your clients have 10 days after purchase to return the policy for a full refund.

### Reporting Premium Refunds

- When an insured returns prior to the scheduled return date and requests a refund, you should verify the insured has no claim either reported, paid or pending.
- The insured must sign the Claims Waiver portion of the Refund Request Form available on [www.allianz-assistance.ca](http://www.allianz-assistance.ca).
- Insureds must provide proof of the date they returned to their province or territory of residence, or their country of origin. For example: airline ticket, itinerary or boarding pass. Visitors to Canada must provide proof of either the effective date of their provincial or territorial health plan or their return to their country of origin.

### How Refunds are Processed

Refunds are processed in four ways:

1. If the premium was paid by cash or cheque payable to the broker, a credit memo for the refund less any administration fees and less commissions and/or referral fees owed by the broker will be sent to the broker who then issues a refund to the client.
2. If the premium was paid by cheque made payable to Allianz Global Assistance, a refund cheque, less any administration fee, will be issued by Allianz Global Assistance to your clients. Allianz Global Assistance will then debit the broker for the commission. and/or referral fees This will be reflected in the next invoice.
3. If the premium was paid via credit card, Allianz Global Assistance will credit the insured’s credit card less any administration fee and debit the broker for the commission and/or referral fees. This will be reflected in your next invoice.
4. Full refunds prior to departure or prior to any benefits becoming effective can be processed online through quicktic.

**Refunds for any policy purchased by credit card, more than six (6) months prior to the refund request date, may be issued to the insured by cheque. To ensure prompt processing, please complete the refund request form and confirm that the payee’s name and mailing address are provided.**

# Administrative Procedures

## Medical Underwriting

Depending on which plan your client is applying for, one of four medical questionnaires may need to be completed. The following list will help you determine which medical questionnaire, if any, your client will need to complete:

PLAN	MEDICAL QUESTIONNAIRE
<b>Emergency Hospital &amp; Medical</b> Single Trip Multi-trip All-inclusive Package Plan	<b>Medical Questionnaire in quicktic for:</b> Single-Trip – Age 60 – 89 Multi-trip – Age 60 – 84 All-inclusive Package Plan – Age 60 – 89
<b>Expatriates to Canada</b> Enhanced Deluxe	<b>Enhanced</b> – Basic Medical Questionnaire in quicktic with the possibility of having to submit a Detailed Medical Questionnaire depending on results. <b>Deluxe</b> – Basic Medical Questionnaire in quicktic with the possibility of having to submit a Detailed Medical Questionnaire depending on results.
<b>Inpatriates to Canada</b>	Age 60 – 69 all durations Basic Medical Questionnaire in quicktic with the possibility of having to submit a Detailed Medical Questionnaire depending on results.
<b>Visitors to Canada</b>	<b>Detailed Medical Questionnaire for:</b> Age 60 – 79 for coverage for heart, stroke, lung, artery or vein disorders or other conditions not stable in past 180 days Age 80 – 89 for coverage for any pre-existing conditions

# Administrative Procedures

## Instructions for completing the Medical Questionnaire

1. Complete the Medical Questionnaire or the Basic Medical Questionnaire, as applicable, with your client through quicktic. **Do not send to Allianz Global Assistance.**
2. In many cases you will be able to quote right away:
  - a) Quote premium and issue policy directly through quicktic.
  - b) Once payment is processed you can email the fulfillment, which includes the Confirmation of Coverage and Medical Declaration, wallet card, and policy to your client.
3. If a Detailed Medical Questionnaire is required:
  - a) Ask your clients to complete the Detailed Medical Questionnaire. If they are unsure about any answers, ask them to speak with their physician.
  - b) Remember to complete the “Who should we contact?” section of the Detailed Medical Questionnaire and email completed form to [directuw@allianz-assistance.ca](mailto:directuw@allianz-assistance.ca). Alternatively it can be faxed to 1-866-256-2377.
    - i. If the box marked “Agent” is selected:
      - We will direct all communication to you during the application process.
      - We will send you an offer or decline letter for your client.
      - If approved, proceed to sell policy in quicktic.
    - ii. If the box marked “Applicant” is selected:
      - We will direct all communication to your client or other third party as indicated.
      - If approved for coverage, we will phone them and provide an offer detailing one or more coverage options.
      - We will process the policy on your behalf and send fulfillment directly to your client.
      - The policy details will appear on your next billing statement.

## Important notes

- If a Detailed Medical Questionnaire is not required, **DO NOT** submit one as it may result in your client receiving lesser coverage than they would have been eligible for had they not completed one.
- Regardless of whether or not a Detailed Medical Questionnaire is required, the eligibility requirements must be met at the time of application and on the effective date.

## Missing Information Process

When a medical questionnaire received is incomplete:

- A missing information letter is sent by email, fax or by mail.
- All additional information must be submitted in writing to [directuw@allianz-assistance.ca](mailto:directuw@allianz-assistance.ca) or fax 1-866-256-2377.
- Once all of the required additional information is received the turnaround time is 2 business days.
- Any fees required for obtaining the additional documentation will be the responsibility of the client.

## Detailed Underwriting Appeal Process

When a client disagrees with the underwriting decision:

- Additional information from the client’s doctor must be submitted to start an appeal process.
- The doctor’s information should include any hospitalization, surgery, test results and the doctor’s notes and findings.
- Any fees required for obtaining the additional documentation will be the responsibility of the client.
- The Underwriting Department will not process an appeal based on rates and pricing.



# Administrative Procedures

## Key terms used in the Medical Questionnaire

**Artery or vein disorder** includes aneurysm, atherosclerosis, blood clots, carotid artery stenosis, deep vein thrombosis (DVT), peripheral vascular disease (PVD), varicose veins excluding spider veins, thrombophlebitis.

**Auto-immune disorder** includes acquired immune deficiency syndrome (AIDS) or human immunodeficiency virus (HIV), Graves' disease, Lou Gehrig's disease, multiple sclerosis, myasthenia gravis, sarcoidosis any location, scleroderma, systematic lupus erythematosus.

**Blood Disorder** includes anemia (other than vitamin B-12 deficiency anemia), hemochromatosis, idiopathic thrombocytopenic purpura (ITP), hemophilia, polycythemia vera, thrombophilia, thalassemia, Sickle-cell anemia.

**Digestive tract disorder** includes Crohn's disease, bowel, colon and intestinal disorder, diverticulitis, diverticulosis, esophagus disorder, hernia, stomach disorder, gastritis, inflammatory bowel disease, irritable bowel syndrome (IBS), ulcer, ulcerative colitis. Digestive tract disorder does not include gastroesophageal reflux disease (GERD), heartburn and acid reflux.

**Heart condition** includes angina or chest pain, arrhythmia, arteriosclerosis, atrial fibrillation, congenital heart defect, congestive heart failure, cardiomyopathy, carotid artery occlusion, heart attack (myocardial infarction), heart murmur, irregular heart rate or beat, any other condition relating to the heart or cardiovascular system.

**Heart surgery** includes ablation, angioplasty, heart bypass operation, implanted defibrillator, implanted pacemaker, valve replacement (repair), valvuloplasty.

**Internal condition** includes gallbladder disease, kidney disorder (including kidney stones), liver disease, ovarian or uterine disorder, prostate or urinary disorder, spleen and/or pancreatic disorder.

**Lung/respiratory condition** includes asbestosis, bronchial asthma, bronchiectasis, chronic asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, pulmonary embolism, pulmonary fibrosis, sleep apnea (using a CPAP machine), tuberculosis.

**Major organ** means, heart, kidney, liver or lung.

**Minor ailment** means a sickness or injury which ended more than 30 days prior to the effective date and which did not require:

- treatment* for a period longer than 15 consecutive days; or
- more than one follow-up visit to a physician; or
- hospitalization, surgery, or referral to a specialist.

**Medical consultation** means any medical services obtained from a licensed medical practitioner for a sickness, injury or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or *treatment*, and during which a diagnosis of the condition need not have been definitively made. This does not include regular medical check-ups where no medical *signs or symptoms* existed between check-ups or were found during the check-up.

**Muscle, Bone and Joint disorder** includes degenerative disc disease (DDD), fibromyalgia, herniated disc, osteoporosis, osteopenia, rheumatoid arthritis, sciatica, scoliosis, spinal stenosis, spondylitis/spondylosis.

**Neurological disorder** includes Alzheimer's disease or dementia, brain injury, brain tumor, cerebral palsy, Creutzfeldt-Jakob disease, Cushing's syndrome, epilepsy, Guillain-Barré syndrome (GBS), Parkinson's disease, seizure, trigeminal neuralgia (TN or TGN).

**Signs or symptoms** means any evidence of disease experienced by you or recognized through observation.

**Stable** describes any medical condition or related condition, including any *heart condition* or *lung/respiratory condition*, for which:

- there has been no new *treatment*; and
- there has been no change in *treatment* or change in *treatment* frequency or type; and
- there have been no *signs or symptoms* or new diagnosis; and
- there have been no test results showing deterioration; and
- there has been no hospitalization; and
- there has been no referral to a specialist (made or recommended) and you are not awaiting the results of further investigations performed by any medical professional.

The following are considered stable:

- Routine (not prescribed by a physician) adjustment of insulin to control diabetes provided the insulin was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on your confirmation of coverage.
- Change from a brand name medication to a generic medication provided the medication was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on your confirmation of coverage and there is no increase or decrease in dosage.
- The routine adjustment of Coumadin or Warfarin provided the Coumadin or Warfarin was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on your confirmation of coverage.
- A *minor ailment*.

**Terminal** applies to a medical condition for which a physician gave a prognosis of eventual death or for which palliative care was received prior to the effective date.

**Treatment** means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician including, but not limited to, prescribed medication, investigative testing or surgery.

# Administrative Procedures

## Emergency Travel Assistance and Claims

### Emergency Procedure

In the event of a medical emergency, your client must notify Allianz Global Assistance Emergency Assistance within 24 hours of admission to a hospital and before any surgery is performed.

### Limits on Coverage

If your client fails to notify Allianz Global Assistance without reasonable cause, then Allianz Global Assistance will pay 80% of the claim payable. Your client will be responsible for the remaining 20% of the claim payable.

We are here to help. Our service is available 24 hours a day, 7 days a week. Allianz Global Assistance Emergency Assistance also provides support and recommendations for non-medical emergencies, providing access to resources to help resolve any unexpected difficulties encountered during an insured trip.

### Our Emergency Travel Assistance Services Include:

- 24/7 access to multi-lingual emergency assistance anywhere worldwide
- Verification of coverage to hospital and physician
- Direct billing arrangements whenever possible
- Arrangement for emergency medical evacuation when necessary
- Contact with the family doctor, relatives and place of work, as appropriate
- Explanation of benefits
- Assistance with non-medical emergencies such as lost or stolen travel documents and prescription medication

### ALLIANZ GLOBAL ASSISTANCE EMERGENCY ASSISTANCE

Toll free Canada/USA: 1-800-995-1662

Toll free worldwide: 800-842-08420 or 00-800-842-08420

If unable to contact us through the toll free numbers call collect: 416-340-0049

## Claims

We care about giving your clients the best service possible. Delays in processing claims are often caused by incomplete forms and insufficient information. You can assist us in serving your clients better by explaining the claims procedures to your client.

### To submit a claim:

- Gather all claim documentation
- Complete and sign claim form
- Complete any other necessary forms
- Include all original receipts (keep copies for own records)
- Mail or courier all documentation to Allianz Global Assistance

Complete claims procedures and forms can be found in the policy booklet or at [www.allianz-assistance.ca](http://www.allianz-assistance.ca).

## Appeals

If your clients do not agree with the claim decision, they can appeal in writing by providing additional supporting documentation. The Appeals Committee, which consists of physicians and senior personnel, will review the claim and render a decision.

### Allianz Global Assistance Claims Department

250 Yonge Street, Suite 2100  
Toronto, Ontario M5B 2L7  
Canada

Toll Free Canada/USA: 1-800-869-6747  
Collect worldwide: 416-340-8809

Fax: 416-340-7152

Email: [claims.to@allianz-assistance.ca](mailto:claims.to@allianz-assistance.ca)

### Ombudsman

If your clients disagree with the Appeals Committee decision, they can contact the Ombudsman Liaison Officer at Co-operators Life Insurance Company.

130 Macdonell Street  
Guelph, Ontario N1H 6P8

Phone: 1-519-824-4400  
Fax: 1-519-823-9944

E-mail: [ombudsman@allianz-assistance.ca](mailto:ombudsman@allianz-assistance.ca)

# Outbound Products



- Emergency Hospital & Medical for Canadians
  - USA
  - Non-USA
  - Multi-trip Basic
  - Multi-trip Select
- Trip Cancellation & Interruption
  - Basic Plan
  - Select Plan
- Optional Plans
  - Baggage
  - Accidental Death & Dismemberment
  - Flight Accident
  - Trip Interruption
- All-inclusive Package Plan
  - Worldwide
- Youth Plan
- Canadian Expatriates
  - Standard Option
  - Enhanced Option
  - Deluxe Option

For more information, contact your Business Development Manager or Agency Services at 1-800-465-4279.

For Inbound Products please refer to page 40.

# Emergency Hospital & Medical for Canadians

Includes Travel Worldwide

## Eligibility

To be eligible for coverage you must, as of the date you apply for coverage and the effective date:

- a) be at least 15 days old and no more than 89 years old; and
- b) be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
- c) not have been diagnosed with a terminal illness; or
- d) not have been diagnosed with stage 3 or 4 cancer; or have received treatment for any cancer (other than basal or squamous cell cancer or breast cancer treated only with hormone therapy) in the last 3 months; or
- e) not require assistance with activities of daily living as the result of a medical condition or state of health.

**In addition, if you are age 60 or over, you are NOT eligible for coverage if, as of the date you apply for coverage and the effective date, you:**

- a) have been prescribed or used home oxygen for a lung/ respiratory condition during the previous 12 months; or
- b) had your most recent heart surgery more than 12 years ago or less than 6 months ago; or
- c) have a diagnosed unrepaired aneurysm of 4 centimetres or greater, measured in either length or diameter; or
- d) have received or are awaiting a bone marrow or major organ transplant; or
- e) have been diagnosed with or received treatment for a kidney disease requiring dialysis; or
- f) have ever been diagnosed with an auto-immune disorder; or
- g) have ever been diagnosed with congestive heart failure.

## Summary of Coverage per Insured Person

Emergency Hospital & Medical Insurance for Canadians

Overall maximum ..... \$10 million

### Included in the overall maximum:

Hospital confinement and Medical Services .....	up to overall maximum
Chiropractor, osteopath, chiroprapist, podiatrist, acupuncturist or physiotherapist .....	\$500 per profession
Ambulance Services .....	up to overall maximum
Prescription Medication .....	up to a 30-day supply, to a maximum of \$1,000, except during hospitalization
Out-of-Pocket Expenses .....	\$3,500
Transportation of Family or Friend .....	\$3,000
Return of Vehicle or Watercraft .....	\$4,000
Return of Deceased .....	\$15,000
Cremation at place of death .....	\$4,000
Accidental Dental .....	\$4,000
Dental Emergency .....	\$500
Emergency Transportation .....	up to overall maximum
Attendant/Return of Travelling Companion .....	up to overall maximum
Pet Return .....	\$500
Return to Original Trip Destination .....	\$5,000
Trip-Break for Single-Trip Plans .....	up to 15 consecutive days
Identity Fraud Recovery .....	\$5,000

## When is a medical questionnaire required?

0 – 59 Years of Age	60 – 89 Years of Age
Standard Eligibility <b>ANY TRIP LENGTH</b> <b>Not required</b>	Additional Eligibility <b>ANY TRIP LENGTH</b> <b>Required</b>
Client is covered for medical conditions that are stable for 90 days immediately prior to effective date	Complete Medical Questionnaire through quicktic*

\* Depending on the answers to the medical questionnaire, benefits are not payable for costs incurred due to or resulting from a medical condition or related condition, other than a **minor ailment**:

- i. that was not **stable** at any time during the 90, 180, or 365 days immediately before the **effective date**; or
- ii. for which **treatment** was received at any time during the 365 days immediately before the **effective date**; or
- iii. for which **treatment** was received at any time before the **effective date**.

Refer your client to their confirmation of coverage for the pre-existing conditions exclusion that applies to them.

# Emergency Hospital & Medical for Canadians

## USA Rates

Includes travel worldwide

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium 3 days per person with the minimum being \$20 per policy.				
Daily Rate	Per Person			
1 – 35 days	\$2.50	\$2.11	\$2.42	\$3.81
36 – 60 days	2.50	2.11	2.42	3.81
61 – 365 days	2.91	2.79	2.84	4.30

## Non-USA Rates

\*\* Coverage within the USA is limited to 5 days while in transit.

AGES	0 – 30	31 – 39	40 – 54	55 – 59
* Minimum premium 3 days per person with the minimum being \$20 per policy.				
Daily Rate	Per Person			
1 – 35 days	\$2.25	\$1.79	\$2.06	\$3.43
36 – 60 days	2.25	1.79	2.06	3.43
61 – 365 days	2.62	2.37	2.41	3.87

For the summary of coverage and eligibility refer to page 18.

### Important notes

- Use the applicant's age on the effective date.
- Maximum period of coverage is 365 days.
- Family includes the applicant, age 59 and under, the applicant's spouse age 59 and under, and any number of dependent children 21 years of age and under.
- The premium for family coverage is calculated at two and a half (2.5) times the premium for the eldest adult age 59 and under.
- Age 60-89, refer to medical underwriting procedures on page 13.

### DEDUCTIBLES

- Standard deductible per claim: \$250.
- Surcharge to remove deductible: 10%

# Emergency Hospital & Medical for Canadians

Medically Underwritten Single Trip – USA plan

Rate table 1

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$3.36	\$4.09	\$5.61	\$8.79	\$15.74	\$21.25
31 – 60	3.44	4.23	5.86	9.06	16.21	22.10
61 – 90	3.51	4.59	6.11	9.51	17.03	23.19
91 – 120	3.78	4.96	6.58	9.99	17.88	24.36
121 – 150	4.04	5.31	7.04	10.59	18.96	26.07
151 – 180	4.31	5.68	7.54	11.33	20.29	27.89
181+	4.67	6.13	8.14	12.23	21.91	30.12

Rate table 2

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$4.15	\$5.04	\$6.91	\$10.83	\$19.40	\$26.19
31 – 60	4.24	5.21	7.23	11.17	19.98	27.24
61 – 90	4.33	5.65	7.52	11.72	20.99	28.58
91 – 120	4.65	6.11	8.11	12.32	22.04	30.02
121 – 150	4.98	6.55	8.68	13.05	23.36	32.12
151 – 180	5.32	7.00	9.29	13.97	25.00	34.38
181+	5.76	7.55	10.03	15.08	27.00	37.12

Rate table 3

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$5.18	\$6.30	\$8.64	\$13.54	\$24.24	\$32.74
31 – 60	5.30	6.51	9.03	13.96	24.97	34.05
61 – 90	5.41	7.07	9.41	14.65	26.23	35.72
91 – 120	5.82	7.63	10.14	15.39	27.55	37.52
121 – 150	6.22	8.19	10.85	16.32	29.21	40.16
151 – 180	6.64	8.76	11.61	17.46	31.25	42.97
181+	7.20	9.44	12.54	18.85	33.75	46.40

Rate table 4

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$6.91	\$8.40	\$11.52	\$18.05	\$32.33	\$43.65
31 – 60	7.06	8.69	12.04	18.62	33.30	45.40
61 – 90	7.21	9.42	12.54	19.53	34.98	47.63
91 – 120	7.75	10.18	13.52	20.53	36.73	50.04
121 – 150	8.30	10.92	14.47	21.76	38.94	53.54
151 – 180	8.86	11.68	15.49	23.28	41.67	57.30
181+	9.60	12.58	16.72	25.13	45.00	61.87

# Emergency Hospital & Medical for Canadians

Medically Underwritten Single Trip – USA plan

Rate table 5

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$10.64	\$12.94	\$17.74	\$27.79	\$49.77	\$67.20
31 – 60	10.87	13.37	18.54	28.66	51.26	69.90
61 – 90	11.10	14.51	19.31	30.07	53.85	73.33
91 – 120	11.94	15.67	20.81	31.60	56.55	77.03
121 – 150	12.77	16.81	22.27	33.49	59.95	82.43
151 – 180	13.64	17.97	23.84	35.83	64.15	88.21
181+	14.77	19.37	25.74	38.68	69.28	95.25

Rate table 6

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$7.98	\$9.70	\$13.30	\$20.84	\$37.32	\$50.40
31 – 60	8.15	10.03	13.90	21.49	38.45	52.42
61 – 90	8.33	10.88	14.48	22.55	40.38	55.00
91 – 120	8.95	11.75	15.61	23.70	42.41	57.77
121 – 150	9.58	12.60	16.71	25.12	44.96	61.82
151 – 180	10.23	13.48	17.88	26.87	48.11	66.15
181+	11.08	14.53	19.31	29.01	51.96	71.44

For the Summary of Coverage and Eligibility refer to page 18.

For Medical Underwriting Procedures refer to page 13.

## Important Notes

- Use the applicant’s age on the effective date.
- Surcharges may be added if applicable.
- Add 20% surcharge to the above rates for clients who answer yes to question 2 on the Medical Questionnaire: Have you smoked tobacco or used tobacco products in the last 5 years?
- Apply 20% discount to above rates for clients who choose to exclude coverage for their pre-existing medical conditions. This discount is not applicable to all rate tables. Please complete the medical questionnaire on quicktic to determine applicable premium.

## DEDUCTIBLES

**Standard deductible per claim: \$250**

Premium Surcharge/Savings for Optional Deductible

\$0 deductible .....	surcharge 10%
\$1,250 deductible .....	savings 10%
\$6,000 deductible .....	savings 30%
\$12,000 deductible .....	savings 40%
\$30,000 deductible .....	savings 45%
\$100,000 deductible .....	savings 80%

# Emergency Hospital & Medical for Canadians

Medically Underwritten Single Trip – Non-USA plan

Rate table 1

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$3.20	\$3.89	\$5.33	\$8.35	\$14.95	\$20.19
31 – 60	3.27	4.02	5.57	8.61	15.40	21.00
61 – 90	3.34	4.36	5.80	9.03	16.18	22.03
91 – 120	3.59	4.71	6.25	9.49	16.99	23.14
121 – 150	3.84	5.05	6.69	10.06	18.01	24.76
151 – 180	4.10	5.40	7.16	10.77	19.27	26.50
181+	4.44	5.82	7.73	11.62	20.81	28.62

Rate table 2

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$3.94	\$4.79	\$6.57	\$10.29	\$18.43	\$24.88
31 – 60	4.02	4.95	6.86	10.61	18.98	25.88
61 – 90	4.11	5.37	7.15	11.13	19.94	27.15
91 – 120	4.42	5.80	7.70	11.70	20.94	28.52
121 – 150	4.73	6.22	8.25	12.40	22.20	30.52
151 – 180	5.05	6.65	8.83	13.27	23.75	32.66
181+	5.47	7.17	9.53	14.32	25.65	35.27

Rate table 3

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$4.92	\$5.99	\$8.21	\$12.86	\$23.03	\$31.10
31 – 60	5.03	6.19	8.58	13.26	23.73	32.35
61 – 90	5.14	6.71	8.94	13.92	24.92	33.94
91 – 120	5.52	7.25	9.63	14.63	26.17	35.65
121 – 150	5.91	7.78	10.31	15.50	27.74	38.15
151 – 180	6.31	8.32	11.03	16.58	29.69	40.82
181+	6.84	8.97	11.91	17.90	32.06	44.08

Rate table 4

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$6.56	\$7.98	\$10.95	\$17.15	\$30.71	\$41.47
31 – 60	6.71	8.25	11.44	17.69	31.63	43.13
61 – 90	6.85	8.95	11.91	18.56	33.23	45.25
91 – 120	7.37	9.67	12.84	19.50	34.89	47.53
121 – 150	7.88	10.37	13.75	20.67	36.99	50.87
151 – 180	8.42	11.09	14.71	22.11	39.58	54.43
181+	9.12	11.96	15.89	23.87	42.75	58.78



# Emergency Hospital & Medical for Canadians

Medically Underwritten Single Trip – Non-USA plan

Rate table 5

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$10.11	\$12.29	\$16.85	\$26.40	\$47.28	\$63.84
31 – 60	10.33	12.70	17.61	27.23	48.70	66.40
61 – 90	10.55	13.78	18.34	28.57	51.15	69.66
91 – 120	11.34	14.89	19.77	30.02	53.72	73.18
121 – 150	12.13	15.97	21.16	31.82	56.95	78.31
151 – 180	12.96	17.07	22.65	34.04	60.94	83.80
181+	14.03	18.40	24.46	36.75	65.82	90.49

Rate table 6

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
Per trip premium – \$20 Minimum Premium Per Policy						
Total Days	Per Person					
0 – 30	\$7.58	\$9.22	\$12.64	\$19.80	\$35.46	\$47.88
31 – 60	7.75	9.53	13.21	20.42	36.52	49.80
61 – 90	7.91	10.33	13.76	21.43	38.36	52.25
91 – 120	8.51	11.17	14.83	22.52	40.29	54.88
121 – 150	9.10	11.97	15.87	23.86	42.71	58.73
151 – 180	9.72	12.81	16.99	25.53	45.70	62.85
181+	10.52	13.80	18.34	27.56	49.36	67.86

For the Summary of Coverage and Eligibility refer to page 18.

For Medical Underwriting Procedures refer to page 13.

## Important Notes

- Use the applicant’s age on the effective date.
- Surcharges may be added if applicable.
- Add 20% surcharge to the above rates for clients who answer yes to question 2 on the Medical Questionnaire: Have you smoked tobacco or used tobacco products in the last 5 years?
- Apply 20% discount to above rates for clients who choose to exclude coverage for their pre-existing medical conditions. This discount is not applicable to all rate tables. Please complete the medical questionnaire on quicktic to determine applicable premium.

## DEDUCTIBLES

**Standard deductible per claim: \$250**

Premium Surcharge/Savings for Optional Deductible

\$0 deductible .....	surcharge 10%
\$1,250 deductible .....	savings 10%
\$6,000 deductible .....	savings 30%
\$12,000 deductible .....	savings 40%
\$30,000 deductible .....	savings 45%
\$100,000 deductible .....	savings 80%

# Emergency Hospital & Medical for Canadians

Multi-trip Basic plan – Worldwide destinations

AGES	0 – 30	31 – 39	40 – 54	55 – 59
Trip length	Per Person			
4 days	\$39	\$39	\$47	\$58
8 days	56	56	62	77
15 days	66	66	70	85
35 days	98	87	92	122
60 days	173	173	260	274
125 days	425	431	499	646

DEDUCTIBLES
<ul style="list-style-type: none"> <li>Standard deductible per claim: \$250.</li> <li>Surcharge to remove deductible: 10%</li> </ul>


The premium for family coverage is calculated at two and a half (2.5) times the premium for the eldest adult age 59 and under.

For the summary of coverage and eligibility refer to page 18.

## Important notes

- Use the applicant's age on the effective date.
- This product covers the insured on an unlimited number of trips during a 365 day period from the effective date.
- Top-ups and Extensions are available for trips over the trip length purchased (see pages 10 – 11 for procedures).
- Premiums are not refundable after the effective date.
- Family includes the applicant, age 59 and under, the applicant's spouse age 59 and under, and any number of dependent children 21 years of age and under.

## When is a medical questionnaire required?

0 – 59 Years of Age	60 – 84 Years of Age
<p>Standard Eligibility</p> <p><b>Not required</b></p> <p>Client is covered for medical conditions that are stable for 90 days immediately prior to effective date</p>	<p>Additional Eligibility</p> <p><b>Required</b></p>  <p>Complete Medical Questionnaire through quicktic*</p>

- \* Depending on the answers to the medical questionnaire, benefits are not payable for costs incurred due to or resulting from a medical condition or related condition, other than a **minor ailment**:
- that was not **stable** at any time during the 90, 180, or 365 days immediately before the **effective date**; or
  - for which **treatment** was received at any time during the 365 days immediately before the **effective date**; or
  - for which **treatment** was received at any time before the **effective date**.

Refer your client to their confirmation of coverage for the pre-existing conditions exclusion that applies to them.

# Emergency Hospital & Medical for Canadians

Medically Underwritten Multi-trip – Basic plan

Rate table 1

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$81	\$98	\$135	\$211	\$378
8 days	\$94	\$115	\$157	\$246	\$441
15 days	\$131	\$160	\$219	\$343	\$614
35 days	\$180	\$222	\$308	\$476	\$851
60 days	\$330	\$406	\$563	\$870	\$1,556
125 days	\$707	\$930	\$1,233	\$1,853	\$3,318

Rate table 2

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$97	\$118	\$162	\$253	\$453
8 days	\$113	\$137	\$188	\$295	\$529
15 days	\$157	\$191	\$263	\$411	\$737
35 days	\$217	\$266	\$369	\$571	\$1,021
60 days	\$396	\$487	\$675	\$1,044	\$1,868
125 days	\$848	\$1,116	\$1,479	\$2,224	\$3,981

Rate table 3

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$131	\$159	\$218	\$342	\$612
8 days	\$153	\$186	\$254	\$399	\$714
15 days	\$213	\$258	\$354	\$555	\$994
35 days	\$292	\$360	\$499	\$771	\$1,379
60 days	\$535	\$658	\$912	\$1,410	\$2,521
125 days	\$1,145	\$1,507	\$1,997	\$3,003	\$5,375

Rate table 4

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$203	\$247	\$339	\$532	\$952
8 days	\$237	\$289	\$396	\$620	\$1,110
15 days	\$331	\$402	\$551	\$864	\$1,547
35 days	\$455	\$559	\$776	\$1,199	\$2,145
60 days	\$832	\$1,023	\$1,418	\$2,193	\$3,922
125 days	\$1,781	\$2,344	\$3,106	\$4,671	\$8,361

# Emergency Hospital & Medical for Canadians

Medically Underwritten Multi-trip – Basic plan

Rate table 5

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$305	\$371	\$509	\$797	\$1,428
8 days	\$356	\$433	\$594	\$930	\$1,666
15 days	\$496	\$603	\$827	\$1,296	\$2,320
35 days	\$682	\$839	\$1,164	\$1,799	\$3,217
60 days	\$1,247	\$1,534	\$2,128	\$3,289	\$5,883
125 days	\$2,672	\$3,516	\$4,660	\$7,006	\$12,541

Rate table 6

AGES	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84
Trip length	Per Person				
4 days	\$196	\$239	\$327	\$513	\$918
8 days	\$229	\$278	\$382	\$598	\$1,071
15 days	\$319	\$388	\$532	\$833	\$1,492
35 days	\$439	\$539	\$748	\$1,156	\$2,068
60 days	\$802	\$986	\$1,368	\$2,114	\$3,782
125 days	\$1,717	\$2,260	\$2,995	\$4,504	\$8,062

For the Summary of Coverage and Eligibility refer to page 18.

For Medical Underwriting Procedures refer to page 13.

## Important Notes

- Use the applicant’s age on the effective date.
- Surcharges may be added if applicable.
- Add 20% surcharge to the above rates for clients who answer yes to question 2 on the Medical Questionnaire: Have you smoked tobacco or used tobacco products in the last 5 years?
- Apply 20% discount to above rates for clients who choose to exclude coverage for their pre-existing medical conditions. This discount is not applicable to all rate tables. Please complete the medical questionnaire on quicktic to determine applicable premium.

## DEDUCTIBLES

**Standard deductible per claim: \$250**

Premium Surcharge/Savings for Optional Deductible

\$0 deductible .....	surcharge 10%
\$1,250 deductible .....	savings 10%
\$6,000 deductible .....	savings 30%
\$12,000 deductible .....	savings 40%
\$30,000 deductible .....	savings 45%
\$100,000 deductible .....	savings 80%

# Emergency Hospital & Medical for Canadians

Multi-trip Select plan – Worldwide destinations

	AGES	0 – 30	31 – 39	40 – 54	55 – 59
<b>Trip length</b>		<b>Per Person</b>			
8 days	<b>Option 1</b>	\$83	\$83	\$88	\$106
15 days		93	92	96	114
35 days		123	113	118	151
8 days	<b>*Option 2</b>	\$163	\$163	\$169	\$192
15 days		173	173	176	200
35 days		203	192	197	237

DEDUCTIBLES
<ul style="list-style-type: none"> <li>• Standard deductible per claim: \$250.</li> <li>• Surcharge to remove deductible: 10%</li> </ul>

The premium for family coverage is calculated at two and a half (2.5) times the premium for the eldest adult age 59 and under.

*Option 2 is subject to provincial sales tax		
<b>8%</b>	<b>9%</b>	<b>8%</b>
SALES TAX ONTARIO	SALES TAX QUEBEC	SALES TAX MANITOBA

## Summary of coverage

### Option 1

Emergency Hospital & Medical for Canadians ..... \$10 million for the Summary refer to page 18.  
 Flight Accident ..... \$100,000 for the Summary refer to page 32.

### Option 2

Emergency Hospital & Medical for Canadians ..... \$10 million for the Summary refer to page 18.  
 Flight Accident ..... \$100,000 for the Summary refer to page 32.  
 Trip Cancellation (prior to departure) ..... \$1,000  
 Trip Interruption (after departure) ..... \$2,000 for the Summary refer to page 32.

Refer to policy booklet for complete details.

### Important notes

- Use the applicant’s age on the effective date.
- This product covers the insured on an unlimited number of trips during a 365 day period from the effective date.
- Top-ups and Extensions are available for trips over the trip length purchased (see pages 10 – 11 for procedures).
- Premiums are not refundable after the effective date.
- Family includes the applicant, age 59 and under, the applicant’s spouse age 59 and under, and any number of dependent children 21 years of age and under.
- For Trip Cancellation coverage under Option 2, the application date is the date that the insured pays the initial non-refundable costs associated with booking their trip.

# Trip Cancellation & Interruption

Basic Plan / Select Plan

## Eligibility

To be eligible for coverage you must:

- a) be at least 15 days old and no more than 89 years old as of the effective date; and
- b) be scheduled to travel on a trip to, from, or within Canada; and
- c) purchase this coverage prior to leaving for the trip; and
- d) if purchasing this coverage at the time of, or after the initial trip payment, or after cancellation penalties are applicable, be in good health, and know of no reason to:
  - i. seek medical attention; or
  - ii. cancel the trip; or
  - iii. make any claim.

## Insured Risks

Refer clients to the policy document for details.

### Important notes

- Use the applicant's age on the application date.
- After-departure benefits cover prepaid travel arrangements only.

## Summary of Coverage per Insured Person

### Basic Plan

Prior-to-Departure .....	sum insured
After-Departure .....	unlimited
Default Protection .....	\$3,500 (aggregate limit applies)
Return of Deceased .....	\$15,000
Cremation at Place of Death .....	\$4,000
Out of Pocket Allowance .....	\$600

### Select Plan

The following benefits are in addition to the benefits listed above.

Meals and Accommodation .....	\$1,000
Delayed Baggage .....	\$200
Tour Operator .....	\$1,000
Accidental Death & Dismemberment .....	\$10,000
<b>Refer to page 31 for details of coverage.</b>	
Flight Accident .....	\$50,000
<b>Refer to page 32 for details of coverage.</b>	
Baggage .....	\$500
<b>Refer to page 31 for details of coverage.</b>	

# Trip Cancellation & Interruption

Basic plan

AGES	0 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 89
Sum Insured Prior to Departure						
\$100	\$46	\$52	\$58	\$72	\$94	\$112
\$200	\$49	\$55	\$61	\$75	\$99	\$118
\$300	\$52	\$58	\$64	\$78	\$104	\$126
\$400	\$55	\$61	\$67	\$81	\$109	\$133
\$500	\$58	\$64	\$69	\$84	\$114	\$140
\$600	\$61	\$67	\$72	\$89	\$119	\$147
\$700	\$64	\$70	\$75	\$93	\$126	\$155
\$800	\$67	\$74	\$78	\$97	\$132	\$162
\$900	\$69	\$78	\$82	\$101	\$138	\$169
\$1,000	\$72	\$82	\$88	\$105	\$145	\$179
\$1,100	\$76	\$87	\$92	\$110	\$153	\$190
\$1,200	\$80	\$91	\$97	\$115	\$162	\$201
\$1,300	\$84	\$96	\$102	\$121	\$171	\$212
\$1,400	\$89	\$101	\$107	\$126	\$180	\$224
\$1,500	\$92	\$106	\$111	\$131	\$191	\$236
\$1,600	\$97	\$110	\$116	\$136	\$202	\$248
\$1,700	\$102	\$115	\$122	\$141	\$213	\$262
\$1,800	\$107	\$121	\$128	\$147	\$225	\$275
\$1,900	\$111	\$126	\$133	\$155	\$236	\$289
\$2,000	\$116	\$130	\$139	\$162	\$247	\$304
\$2,100	\$122	\$135	\$145	\$169	\$260	\$318
\$2,200	\$127	\$141	\$151	\$178	\$272	\$334
\$2,300	\$131	\$147	\$159	\$187	\$284	\$350
\$2,400	\$136	\$152	\$166	\$197	\$297	\$368
\$2,500	\$142	\$159	\$172	\$206	\$309	\$386
Add to \$2,500 premium Per Additional \$100 Up to \$15,000	\$3.71	\$4.64	\$5.56	\$6.49	\$7.42	\$8.34

Subject to provincial sales tax		
<b>8%</b> SALES TAX ONTARIO	<b>9%</b> SALES TAX QUEBEC	<b>8%</b> SALES TAX MANITOBA

# Trip Cancellation & Interruption

Select plan

AGES	0 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 89
Sum Insured Prior to Departure						
\$100	\$61	\$67	\$72	\$88	\$109	\$128
\$200	\$64	\$69	\$75	\$91	\$114	\$134
\$300	\$67	\$72	\$78	\$94	\$119	\$141
\$400	\$69	\$75	\$81	\$97	\$125	\$148
\$500	\$72	\$78	\$84	\$100	\$130	\$156
\$600	\$75	\$81	\$88	\$104	\$135	\$163
\$700	\$78	\$85	\$90	\$108	\$141	\$170
\$800	\$81	\$89	\$93	\$112	\$147	\$177
\$900	\$84	\$93	\$97	\$116	\$153	\$184
\$1,000	\$88	\$97	\$102	\$121	\$161	\$195
\$1,100	\$91	\$101	\$107	\$126	\$169	\$205
\$1,200	\$95	\$106	\$111	\$131	\$177	\$216
\$1,300	\$99	\$110	\$116	\$136	\$186	\$228
\$1,400	\$103	\$115	\$122	\$141	\$196	\$239
\$1,500	\$107	\$121	\$127	\$146	\$206	\$251
\$1,600	\$111	\$126	\$131	\$151	\$217	\$264
\$1,700	\$116	\$130	\$136	\$157	\$229	\$277
\$1,800	\$122	\$135	\$142	\$163	\$240	\$290
\$1,900	\$127	\$140	\$147	\$170	\$251	\$305
\$2,000	\$131	\$145	\$153	\$177	\$263	\$319
\$2,100	\$136	\$149	\$160	\$184	\$275	\$334
\$2,200	\$141	\$156	\$167	\$194	\$287	\$349
\$2,300	\$146	\$162	\$173	\$203	\$300	\$366
\$2,400	\$150	\$167	\$180	\$212	\$312	\$383
\$2,500	\$157	\$173	\$186	\$221	\$324	\$402
Add to \$2,500 premium Per Additional \$100 Up to \$15,000	\$3.71	\$4.64	\$5.56	\$6.49	\$7.42	\$8.34

Subject to provincial sales tax		
<b>8%</b> SALES TAX ONTARIO	<b>9%</b> SALES TAX QUEBEC	<b>8%</b> SALES TAX MANITOBA



# Optional Plans

## Baggage

Sum insured \$1,000 or \$1,500

Days	\$1,000 sum insured	\$1,500 sum insured
1 – 5	\$21/person	\$26/person
6 – 10	\$37/person	\$52/person
11 – 18	\$58/person	\$74/person
19 – 35	\$79/person	\$100/person
36 – 60	\$110/person	\$147/person
61 – 365*	\$1.65/day*	\$2.20/day*

Subject to provincial sales tax		
8%	9%	8%
SALES TAX ONTARIO	SALES TAX QUEBEC	SALES TAX MANITOBA

\* add the 60 day premium to the daily rate for each additional day over 60 days.

### Eligibility

To be eligible for coverage you must:

- be travelling on a trip to, from, or within Canada; and
- purchase coverage for the entire duration of the trip.

### Important notes

- \$50 deductible for each event causing loss.
- Worldwide coverage outside the insured's province or territory of residence.

### Summary of Coverage per Insured Person

Sum insured .....	indicated on confirmation of coverage
Baggage .....	up to sum insured
Personal Currency .....	\$100
Wheelchair .....	\$100
Injury of Accomp. Cat or Dog .....	\$200
Travel Documents .....	\$100

## Accidental Death & Dismemberment

Sum insured \$25,000, \$100,000 or \$250,000

Sum insured	Daily rate
\$25,000	\$0.35*
\$100,000	\$1.30*
\$250,000	\$3.25*

\* Minimum premium per person is \$16.

### Eligibility

To be eligible for coverage you must:

- be at least 15 days old and no more than 89 years old as of the effective date; and
- be travelling on a trip to, from, or within Canada.

### Important notes

- Not available for travel within the insured's province, territory or country of origin.
- Maximum period of coverage is 365 days.

### Summary of Coverage per Insured Person

For losses other than as a result of a Flight Accident:

- 100% of sum insured resulting from the same accidental injury for loss of:
  - life, or entire sight of both eyes, or both hands, or both feet; or
  - one hand and entire sight of one eye; or
  - one foot and entire sight of one eye.
- 50% of sum insured resulting from the same accidental injury for loss of:
  - entire sight of one eye, or one hand, or one foot.
- Exposure and disappearance up to sum insured.

# Optional Plans

## Flight Accident

Sum insured \$200,000 or \$500,000

Sum insured	Per person
\$200,000	\$14.50/trip
\$500,000	\$29.10/trip

## Eligibility

To be eligible for this coverage you must be:

- at least 15 days old and no more than 89 years old as of the effective date; and
- travelling on a trip to, from, or within Canada.

## Important note

- Maximum period of coverage is 365 days.

## Summary of Coverage per Insured Person

For losses as a result of a Flight Accident:

- 100% of sum insured resulting from the same accidental injury for loss of:
  - life, or entire sight of both eyes, or both hands, or both feet; or
  - one hand and entire sight of one eye; or
  - one foot and entire sight of one eye.
- 50% of sum insured resulting from the same accidental injury for loss of:
  - entire sight of one eye, or one hand, or one foot.
- Exposure and disappearance up to sum insured.
- Aggregate limit of \$10 million.

## Trip Interruption

Sum insured \$800, \$1,500 or \$2,000

Sum insured	Per person
\$800	\$13/trip
\$1,500	\$19/trip
\$2,000	\$26/trip

## Eligibility

To be eligible for coverage you must be:

- at least 15 days old and no more than 89 years old as of the effective date; and
- scheduled to travel on a trip to, from, or within Canada.

## Important notes

- Maximum period of coverage is 365 days.
- this insurance can be purchased only on round-trip tickets.

## Summary of Coverage per Insured Person

Emergency Return Home ..... up to sum insured

## Risks Insured

Refer clients to the policy document for details.

# All-inclusive Package Plan

## Eligibility

To be eligible for coverage you must, as of the date you apply for coverage and the effective date:

- a) be at least 15 days old and no more than 89 years old; and
- b) be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
- c) not have been diagnosed with a terminal illness; or
- d) not have been diagnosed with stage 3 or 4 cancer; or have received treatment for any cancer (other than basal or squamous cell cancer or breast cancer treated only with hormone therapy) in the last 3 months; or
- e) not require assistance with activities of daily living as the result of a medical condition or state of health.

**In addition, if you are age 60 or over**, you are NOT eligible for coverage if, as of the date you apply for coverage and the effective date, you:

- a) have been prescribed or used home oxygen for a lung/ respiratory condition during the previous 12 months; or
- b) had your most recent heart surgery more than 12 years ago or less than 6 months ago; or
- c) have a diagnosed unrepaired aneurysm of 4 centimetres or greater, measured in either length or diameter; or
- d) have received or are awaiting a bone marrow or major organ transplant; or
- e) have been diagnosed with or received treatment for a kidney disease requiring dialysis; or
- f) have ever been diagnosed with an auto-immune disorder; or
- g) have ever been diagnosed with congestive heart failure.

## Important notes

- Use the applicant's age on the effective date.

## For Trip Cancellation & Interruption

- After-departure benefits cover prepaid travel arrangements only.
- Trip Cancellation benefits are limited to the non-refundable amounts assessed by the travel supplier as of the date of occurrence of the Insured Risk, injury or the ultimate diagnosis of a sickness that was the cause of the cancellation, regardless of the date the trip is cancelled.
- All-inclusive Package rate tables are not available to persons who are travelling for 31 days or more. In such cases, your clients can receive the same coverage by purchasing the Emergency Hospital & Medical for Canadians along with the Trip Cancellation & Interruption – Select Plan. See pages 19 and 30 for rates.

## When is a medical questionnaire required?

0 – 59 Years of Age	60 – 89 Years of Age
Standard Eligibility <b>ANY TRIP LENGTH</b> <b>Not required</b>	Additional Eligibility <b>ANY TRIP LENGTH</b> <b>Required</b>
Client is covered for medical conditions that are stable for 90 days immediately prior to effective date	Complete Medical Questionnaire through quicktic*

\* Depending on the answers to the medical questionnaire, benefits are not payable for costs incurred due to or resulting from a medical condition or related condition, other than a **minor ailment**:

- i. that was not **stable** at any time during the 90, 180, or 365 days immediately before the **effective date**; or
- ii. for which **treatment** was received at any time during the 365 days immediately before the **effective date**; or
- iii. for which **treatment** was received at any time before the **effective date**.

Refer your client to their confirmation of coverage for the pre-existing conditions exclusion that applies to them.

# All-inclusive Package Plan

## Summary of Coverage per Insured Person

### Emergency Hospital & Medical

Overall maximum..... \$10 million

#### Included in the overall maximum:

Hospital confinement and Medical Services .....	up to overall maximum
Chiropractor, osteopath, chiropodist, podiatrist, acupuncturist or physiotherapist .....	\$500 per profession
Ambulance Services .....	up to overall maximum
Prescription Medication .....	up to a 30-day supply, to a maximum of \$1,000, except during hospitalization
Out-of-Pocket Expenses.....	\$3,500
Transportation of Family or Friend.....	\$3,000
Return of Vehicle or Watercraft.....	\$4,000
Return of Deceased .....	\$15,000
Cremation at place of death.....	\$4,000
Accidental Dental .....	\$4,000
Dental Emergency .....	\$500
Emergency Transportation .....	up to overall maximum
Attendant/Return of Travelling Companion .....	up to overall maximum
Pet Return .....	\$500
Return to Original Trip Destination .....	\$5,000
Trip-Break for Single-Trip Plans .....	up to 15 consecutive days
Identity Fraud Recovery .....	\$5,000

### Trip Cancellation & Interruption

Prior to Departure .....	sum insured
After Departure .....	unlimited
Default Protection .....	\$3,500 (aggregate limit applies)
Return of Deceased .....	\$15,000
Cremation at Place of Death .....	\$4,000
Out of Pocket Allowance .....	\$600
Tour Operator .....	\$1,000
Meals and Accommodation .....	\$1,000
Delayed Baggage .....	\$200
Accidental Death & Dismemberment .....	\$10,000 Refer to page 31
Flight Accident .....	\$50,000 Refer to page 32
Baggage .....	\$500 Refer to page 31

# All-inclusive Package Plan

Worldwide Destinations

Medical Questionnaire is not required

DAYS		1 – 4	5 – 9	10 – 15	16 – 23	24 – 30
AGES		0 – 59				
Sum Insured						
Prior to Departure	After Departure					
\$500	Unlimited	\$67	\$81	\$97	\$119	\$138
1,000	Unlimited	81	95	111	133	152
1,500	Unlimited	100	114	130	152	171
2,000	Unlimited	124	138	154	176	195
2,500	Unlimited	149	163	179	201	220
3,000	Unlimited	168	181	197	219	238
3,500	Unlimited	186	199	215	237	256
4,000	Unlimited	204	217	233	255	274
4,500	Unlimited	222	235	252	273	292
5,000	Unlimited	240	253	270	291	310
5,500	Unlimited	258	271	288	309	328
6,000	Unlimited	276	290	306	327	346
6,500	Unlimited	294	308	324	346	365
7,000	Unlimited	312	326	342	364	383
7,500	Unlimited	330	344	360	382	401
8,000	Unlimited	348	362	378	400	419
8,500	Unlimited	366	380	396	418	437
9,000	Unlimited	384	398	414	436	455
9,500	Unlimited	403	416	432	454	473
10,000	Unlimited	421	434	450	472	491
10,500	Unlimited	439	452	468	490	509
11,000	Unlimited	457	470	487	508	527
11,500	Unlimited	475	488	505	526	545
12,000	Unlimited	493	506	523	544	563
12,500	Unlimited	511	525	541	562	581
13,000	Unlimited	529	543	559	581	600
13,500	Unlimited	547	561	577	599	618
14,000	Unlimited	565	579	595	617	636
14,500	Unlimited	583	597	613	635	654
15,000	Unlimited	601	615	631	653	672

Subject to provincial sales tax		
8%	9%	8%
SALES TAX ONTARIO	SALES TAX QUEBEC	SALES TAX MANITOBA

DEDUCTIBLES
<ul style="list-style-type: none"> <li>Standard deductible per claim: \$250.</li> <li>Surcharge to remove deductible: 10%</li> </ul>

Rates for clients who are 60 – 89 years of age are based on the answers given to the Medical Questionnaire and will be generated automatically in quicktic.

# Youth Plan

DAYS	AGES 0 – 30			
	USA		NON-USA	
	Single	Family	Single	Family
1 – 16	\$42	\$84	\$37	\$75
17 – 23	\$65	\$130	\$58	\$117
24 – 30	\$86	\$172	\$77	\$154
31 – 35	\$103	\$207	\$92	\$185
36 – 44	\$127	\$253	\$113	\$227
45 – 52	\$153	\$306	\$138	\$275
53 – 60	\$179	\$359	\$161	\$321
61 – 90	\$206	\$411	\$185	\$370
91 – 120	\$268	\$537	\$241	\$482
121 – 150	\$322	\$645	\$289	\$579
151 – 180	\$380	\$759	\$340	\$680
181 – 210	\$430	\$860	\$386	\$772
211 – 240	\$479	\$957	\$429	\$858
241 – 270	\$520	\$1,041	\$466	\$933
271 – 300	\$580	\$1,159	\$520	\$1,041
301 – 330	\$641	\$1,283	\$575	\$1,151
331 – 365	\$705	\$1,410	\$633	\$1,265

Subject to provincial sales tax		
8% SALES TAX ONTARIO	9% SALES TAX QUEBEC	8% SALES TAX MANITOBA

DEDUCTIBLES
<ul style="list-style-type: none"> <li>Standard deductible per claim: \$250.</li> <li>Surcharge to remove deductible: 10%</li> </ul>

## Eligibility

To be eligible for coverage you must, as of the date you apply for coverage and the effective date:

- be at least 15 days old and no more than 30 years old; and
- be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
- not have been diagnosed with a terminal illness; or
- not have been diagnosed with stage 3 or 4 cancer; or have received treatment for any cancer (other than basal or squamous cell cancer or breast cancer treated only with hormone therapy) in the last 3 months; or
- not require assistance with activities of daily living as the result of a medical condition or state of health.

## Summary of Coverage and eligibility

Emergency Hospital & Medical for Canadians .....	\$10 million
For the Summary refer to page 18.	
Trip Interruption .....	\$1,500
For the Summary refer to page 32.	
Accidental Death & Dismemberment .....	\$50,000
For the Summary refer to page 31.	
Baggage .....	\$1,000
Return of Deceased .....	\$15,000

### Important notes

- Use the applicant's age on the effective date.
- For the Non-USA option, coverage within the USA is limited to 5 days while in transit.

# Canadian Expatriates Plan

## Eligibility

1. Coverage is NOT AVAILABLE to any individual who, as of the effective date:
  - a) has been diagnosed with a terminal illness; or
  - b) has been diagnosed with or has had an episode of congestive heart failure; or
  - c) has had their most recent heart surgery more than 10 years ago; or
  - d) has been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
  - e) has been diagnosed with stage 3 or 4 cancer, or cancer of the lung, liver, pancreas, or bone; or has received treatment for any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the past 3 months; or
  - f) has had a lung condition for which, in the last 12 months, they have been prescribed or used home oxygen; or
  - g) has received or is awaiting a bone marrow or major organ transplant; or
  - h) has been diagnosed with or received treatment for kidney disease requiring dialysis; or
  - i) has been diagnosed with an aneurysm that has not been repaired; or
  - j) requires assistance with activities of daily living.
2. To be eligible for coverage you must, as of the effective date:
  - a) be at least 15 days old and no more than 69 years old; and
  - b) be either:
    - i. a Canadian citizen or Canadian resident residing outside of Canada, or
    - ii. a Canadian citizen or Canadian resident returning to reside in Canada, provided you were previously insured under a Allianz Global Assistance policy with no lapse in coverage; and
  - c) be in good health at the time you purchase your policy.

## Important note

- Refer to the “Waiting period” section of the policy booklet to confirm if a 48-hour waiting period applies to sickness-related expenses.

## Summary of Coverage per Insured Person

### SUM INSURED

#### Hospital & Medical Benefits

Standard Option: \$100,000  
Enhanced Option: \$500,000  
Deluxe Option: \$2,000,000

#### Accidental Death & Dismemberment

Standard Option: \$10,000  
Enhanced Option: \$50,000  
Deluxe Option: \$100,000

#### Common Carrier

Standard Option: \$20,000  
Enhanced Option: \$100,000  
Deluxe Option: \$100,000





#### Hospital & Medical Benefits Limits

Hospital confinement and Medical Services ..... sum insured

#### Included in the overall maximum sum insured:

Ambulance Services ..... up to sum insured  
Attendant ..... up to \$500  
Chiropractor, chiropodist, podiatrist, physiotherapist, naturopath, or acupuncturist ..... Standard: up to \$500 per profession  
..... Enhanced: up to \$1,000 per profession  
..... Deluxe: up to \$2,000 per profession  
Cremation at place of death ..... \$4,000  
Dental (accident) ..... Standard: \$3,000  
..... Enhanced or Deluxe: \$5,000  
Emergency Transportation ..... up to sum insured  
Eye Examination Enhanced & Deluxe: one per 12-month period  
Maternity ..... Standard: up to \$5,000  
..... Enhanced: up to \$10,000  
..... Deluxe: up to \$25,000  
Physical Examination ..... one per year  
Prescription Medication ..... up to a 90-day supply to a maximum of \$10,000  
Return of Deceased ..... up to \$10,000  
Return Home ..... up to \$5,000  
Transportation of Family or Friend ..... up to \$3,000  
Vaccines ..... up to \$100 per 12-month period

## When is a Medical Questionnaire Required?

Age 0 – 69		
<p><b>STANDARD</b> \$100,000</p> <p><b>Issue standard policy</b></p> <p>Medical Questionnaire is not required as coverage is not available for pre-existing medical conditions on this plan option.</p>	<p><b>ENHANCED</b> \$500,000</p>  <p><b>Complete Basic Medical Questionnaire through quicktic</b></p> <p>Qualify?</p> <p><b>NO</b></p>  <p><b>Complete Detailed Medical Questionnaire form and submit to Allianz Global Assistance</b></p>	<p><b>DELUXE</b> \$2,000,000</p>  <p><b>Complete Basic Medical Questionnaire through quicktic</b></p> <p>Qualify?</p> <p><b>NO</b></p>  <p><b>Complete Detailed Medical Questionnaire form and submit to Allianz Global Assistance</b></p>

### Change in Health

Change in health means any change in prescription (stop, start, or change in type or dosage), any signs or symptoms, any investigations, any consultations or any treatments that occur after the date of application or date of purchase and prior to the date of departure.

If your client has a change in health prior to their departure date, they must contact you or Allianz Global Assistance.

If your client contacts you to report a change in health you must:

- confirm that they still meet the eligibility requirements;
- advise that the applicable exclusions, limitations and terms of the policy will continue to apply;
- advise that the condition may not be covered; and
- advise that they have the option of completing a medical questionnaire.



# Canadian Expatriates Plan

## Standard

Age band	WORLDWIDE ZONE 1	NON-USA/ NON-MEXICO ZONE 2
	Monthly rate	Monthly rate
0 – 39	\$107	\$61
40 – 44	168	96
45 – 49	208	119
50 – 54	258	147
55 – 59	308	176
60 – 64	398	228
65 – 69	561	321

## Enhanced

Age band	WORLDWIDE ZONE 1	NON-USA/ NON-MEXICO ZONE 2
	Monthly rate	Monthly rate
0 – 39	\$123	\$70
40 – 44	194	111
45 – 49	239	136
50 – 54	297	170
55 – 59	355	203
60 – 64	458	262
65 – 69	645	369

## Deluxe

Age band	WORLDWIDE ZONE 1	NON-USA/ NON-MEXICO ZONE 2
	Monthly rate	Monthly rate
0 – 39	\$139	\$79
40 – 44	219	125
45 – 49	270	154
50 – 54	335	192
55 – 59	401	229
60 – 64	518	296
65 – 69	729	417

A Basic Medical Questionnaire must be answered in order to qualify for the Enhanced and Deluxe options. Please refer to our Medical Underwriting Procedures on page 13.

For the Summary of Coverage and eligibility refer to page 37.

### Important notes

- Use the applicant's age on the effective date.
- Maximum period of coverage is 12 months. Client must then re-apply for coverage.
- A monthly installment payment option is available for 12-month policies and must be charged to a credit card. A 12% administration fee applies. The initial payment will be equal to two months' premium and subsequent installments will be paid monthly, with no premium due in the last month of coverage.

### DEDUCTIBLES

Standard deductible per person per claim: \$0

Optional deductibles:

\$500 ..... 5% savings

\$1,000 ..... 10% savings

\$5,000 ..... 30% savings

# Inbound Products



- Visitors to Canada
- Inpatriates to Canada
- International Students to Canada
- Optional Plans
  - Baggage
  - Flight Accident
  - Trip Interruption

For more information, contact your Business Development Manager or Agency Services at 1-800-465-4279.

**For Outbound Products please refer to page 17.**

# Visitors to Canada Plan

## Eligibility

1. Coverage is NOT AVAILABLE to any individual who, as of their effective date:
  - a) has been diagnosed with a terminal illness; or
  - b) has been diagnosed with or has had an episode of congestive heart failure; or
  - c) has had their most recent heart surgery more than 10 years ago; or
  - d) has been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
  - e) has been diagnosed with stage 3 or 4 cancer, or cancer of the lung, liver, pancreas, or bone; or has received treatment for any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the past 3 months; or
  - f) has had a lung condition for which, in the last 12 months, they have been prescribed or used home oxygen; or
  - g) has received or is awaiting a bone marrow or major organ transplant; or
  - h) has been diagnosed with or received treatment for kidney disease requiring dialysis; or
  - i) has been diagnosed with an aneurysm that has not been repaired; or
  - j) requires assistance with activities of daily living.
2. To be eligible for coverage you must:
  - a) be at least 15 days old and not more than 89 years old; and
  - b) not be insured or eligible for benefits under a Canadian government health insurance plan; and
  - c) be in good health at the time you purchase your policy and on the date you exit your country of origin, and know of no reason to seek medical consultation during the period of coverage; and
  - d) not have exceeded two years of uninterrupted coverage under a Allianz Global Assistance insurance plan.

## Summary of Coverage per insured person





The following benefits are included in the maximum sum insured selected.

Accidental Death & Dismemberment .....	up to the maximum sum insured
Accidental Dental .....	\$4,000
Ambulance Services .....	up to maximum sum insured
Chiropractor, Chiropracist, Osteopath, Physiotherapist, Acupuncturist .....	\$500 per practitioner
Cremation at Place of Death .....	\$4,000
Dental Emergency .....	\$500
Emergency Transportation .....	up to maximum sum insured
Follow-up Visits .....	\$5,000
Hospital Confinement and Medical Services .....	up to maximum sum insured
Meals and Accommodation .....	up to \$150 per day and to a maximum of \$1,500
Out-of-pocket Expenses .....	up to \$1,500
Prescription Medication .....	\$1,000
Return Home .....	\$3,000
Return of Deceased .....	\$10,000
Terrorism .....	aggregate limit (refer to the policy)
Transportation of Relative or Friend .....	\$3,000

### Important note

- Refer to the “Waiting period” section of the policy booklet to confirm if a 48-hour waiting period applies to sickness-related expenses.

## When is a Medical Questionnaire Required?

Visitors to Canada (Super Visa requires 365 days and \$100,000 coverage)				Inpatriates to Canada	
<b>AGE 0 – 59</b>  <b>NOT REQUIRED</b>  <b>Issue standard policy</b>  Client is covered for pre-existing conditions if stable for 90 days	<b>AGE 60 – 79</b>  Is client requesting coverage for pre-existing: <ul style="list-style-type: none"> <li>• heart condition;</li> <li>• stroke or mini-stroke (TIA-transient ischemic attack);</li> <li>• lung condition;</li> <li>• artery or vein disorders; or</li> <li>• any other pre-existing condition not stable in the 180 days prior to the effective date</li> </ul>		<b>AGE 80 – 89</b>  Is client requesting coverage for any pre-existing condition?		<b>AGE 0 – 59</b>  <b>NOT REQUIRED</b>  <b>Issue standard policy</b>  Client is covered for pre-existing conditions if stable for 90 days
	<b>YES</b>    <b>Complete Detailed Medical Questionnaire form and submit to Allianz Global Assistance</b>		<b>NO</b>  Client is NOT covered for pre-existing Heart, Stroke/mini-stroke, Lung, artery or vein disorders. Any other pre-existing condition is excluded if not stable 180 days prior to the effective date.		
	<b>NO</b>  Client is NOT covered for pre-existing Heart, Stroke/mini-stroke, Lung, artery or vein disorders. Any other pre-existing condition is excluded if not stable 180 days prior to the effective date.		<b>YES</b>    <b>Complete Detailed Medical Questionnaire form and submit to Allianz Global Assistance</b>		
				<b>AGE 60 – 69</b>    Complete Basic Medical Questionnaire through quicktic  <b>Qualify?</b>	
				<b>YES</b>  <b>Issue standard policy</b>  Client is covered for pre-existing conditions if stable for 180 days	
				<b>NO</b>    <b>Complete Detailed Medical Questionnaire form and submit to Allianz Global Assistance</b>	

### Change in Health

Change in health means any change in prescription (stop, start, or change in type or dosage), any signs or symptoms, any investigations, any consultations or any treatments that occur after the date of application or date of purchase and prior to the date of departure.

If your client has a change in health prior to their departure date, they must contact you or Allianz Global Assistance.

If your client contacts you to report a change in health you must:

- confirm that they still meet the eligibility requirements;
- advise that the applicable exclusions, limitations and terms of the policy will continue to apply;
- advise that the condition may not be covered; and
- advise that they have the option of completing a medical questionnaire.

# Visitors to Canada Plan

Accidental Death & Dismemberment Included up to Maximum Sum Insured

AGES	0 – 25	26 – 34	35 – 39	40 – 54	55 – 59	60 – 64	65 – 69	70 – 74	75 – 79	80 – 84	85 – 89
\$20 Minimum Premium Per Policy											
Sum insured	Daily rate per person										
\$10,000	\$1.66	\$1.76	\$1.88	\$1.98	\$2.10	\$3.20	\$3.43	\$5.04	\$6.01	\$5.21	\$6.12
25,000	\$2.15	\$2.32	\$2.48	\$2.87	\$3.09	\$4.29	\$4.86	\$6.99	\$8.47	\$7.50	\$8.81
50,000	\$2.48	\$2.65	\$2.76	\$3.26	\$3.48	\$5.04	\$5.72	\$8.29	\$10.65	\$9.50	\$11.17
100,000	\$3.26	\$3.58	\$3.80	\$4.85	\$5.02	\$6.23	\$7.73	\$10.42	\$12.87	\$12.02	\$14.13
150,000	\$3.92	\$4.16	\$4.62	\$5.80	\$5.89	\$7.41	\$9.20	\$12.40	\$15.32	\$14.31	\$15.75

The premium for family coverage is calculated at two times the premium for the eldest adult age 59 and under.

[For the Summary of Coverage and eligibility refer to page 41.](#)

## Important notes

- Use the applicant’s age on the effective date.
- Maximum period of coverage is 365 days.
- Family includes the applicant, age 59 and under, the applicant’s spouse, age 59 and under, and dependent children 21 years of age and under.

## DEDUCTIBLES

**Standard deductible per person per claim: \$0**

Optional deductibles:

\$100 .....	5% savings
\$250 .....	10% savings
\$1,000 .....	20% savings
\$3,000 .....	30% savings

# Inpatriates to Canada Plan

## Eligibility

1. Coverage is NOT AVAILABLE to any individual who, as of their effective date:
  - a) has been diagnosed with a terminal illness; or
  - b) has been diagnosed with or has had an episode of congestive heart failure; or
  - c) has had their most recent heart surgery more than 10 years ago; or
  - d) has been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
  - e) has been diagnosed with stage 3 or 4 cancer, or cancer of the lung, liver, pancreas, or bone; or has received treatment for any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the past 3 months; or
  - f) has had a lung condition for which, in the last 12 months, they have been prescribed or used home oxygen; or
  - g) has received or is awaiting a bone marrow or major organ transplant; or
  - h) has been diagnosed with or received treatment for kidney disease requiring dialysis; or
  - i) has been diagnosed with an aneurysm that has not been repaired; or
  - j) requires assistance with activities of daily living.
2. To be eligible for coverage you must:
  - a) be at least 15 days old and not more than 69 years old; and
  - b) not be insured or eligible for benefits under a Canadian government health insurance plan; and
  - c) be in good health at the time you purchase your policy and on the date you exit your country of origin, and know of no reason to seek medical consultation during the period of coverage; and
  - d) not have exceeded two years of uninterrupted coverage under a Allianz Global Assistance insurance plan.

Age band	\$100,000	\$150,000	\$200,000
	Monthly rate	Monthly rate	Monthly rate
0 – 39	\$94	\$113	\$123
40 – 44	149	179	194
45 – 49	184	221	239
50 – 54	229	274	297
55 – 59	273	328	355
60 – 64	353	423	459
65 – 69	497	596	646

## Summary of Benefits

Accidental Death & Dismemberment ..... up to sum insured  
 Emergency Hospital & Medical ..... up to sum insured

### Included in the overall maximum:

Emergency Hospital ..... up to sum insured  
 Emergency Medical ..... up to sum insured  
 Emergency Transportation ..... up to sum insured  
 Accidental Dental ..... \$4,000  
 Chiropractor, osteopath, chiroprapist,  
 podiatrist or acupuncturist ..... \$500 per profession  
 Dental Emergency ..... up to \$500  
 Emergency Return Home ..... up to \$3,000  
 Follow-up visits ..... up to \$5,000  
 Maternity ..... up to \$10,000  
 Out-of-Pocket Expenses ..... up to \$1,500  
 Physiotherapist ..... \$500  
 Return of Deceased ..... up to \$10,000  
 Transportation of Family/Friend ..... up to \$3,000  
 Vaccines ..... up to \$100  
 Physical Examination ..... one per 12-month period  
 Eye Examination ..... one per 12-month period

### Important note

- Coverage for losses resulting from any sickness will begin 48 hours after the effective date if you purchase your policy:
  - a) after you exit your country of origin; or
  - b) after the expiry date of an existing Allianz Global Assistance policy.

DEDUCTIBLES	
<b>Standard deductible per person per claim: \$0</b>	
Optional deductibles:	
\$500 .....	5% savings
\$1,000 .....	10% savings
\$5,000 .....	30% savings

# International Students to Canada

	STANDARD PLAN		ENHANCED PLAN	
	\$30 Minimum Premium Per Policy			
	Per day	1 Year	Per day	1 Year
Student	\$1.45	\$485	\$2.21	\$807
Spouse and dependent* (per person)	\$2.30	\$840	\$4.75	\$1,733

\* Spouse and each dependent must be on the same policy and plan option as the eligible student and living in the same residence.

## Important notes

- When coverage is purchased after arrival in Canada or after the expiry of a Allianz Global Assistance International Students to Canada policy no benefits are payable due to sickness occurring within 48 hours of the effective date.
- The option selected at time of application will remain in force for the duration of the policy and cannot be changed until the next policy is purchased.

- Coverage outside Canada is included, provided the majority of the period of coverage is spent within Canada. Trips to the United States are limited to 30 days.
- Spouse and dependents must purchase the same plan as the eligible student.

## To be eligible for coverage you must:

- be a student; or
- be a dependent child or the spouse of an eligible student; and
- as of the effective date, be less than 60 years of age; and
- not be insured or eligible for benefits under a Canadian government health insurance plan; and
- be in good health at the time you purchase your policy and on the date you exit your country of origin, and know of no reason to seek medical consultation during the period of coverage.

## Summary of Benefits

STANDARD OPTION	MAXIMUM COVERAGE AMOUNT
<b>SUM INSURED</b>	<b>\$2 MILLION</b>
Included in the overall maximum:	
Emergency Hospital	up to sum insured
Emergency Medical Includes: <ul style="list-style-type: none"> <li>Physician/Surgeon/Anaesthetist/Registered nurse</li> <li>Diagnostics/lab tests and x-ray examinations</li> </ul>	up to sum insured <ul style="list-style-type: none"> <li>Ambulance including emergency cab fare</li> <li>Rental of medical equipment or appliances</li> </ul>
Professional Services Includes: <ul style="list-style-type: none"> <li>legally licensed chiropractor; osteopath; podiatrist/chiropracist; naturopath; acupuncturist; physiotherapist</li> </ul>	up to \$600 per practitioner/year
Drugs or Medications	up to a one-month supply
Maternity Benefit	up to \$1,000
Eye Examination	1 per 12 month period of coverage
Physical Examination	1 per 12 month period up to \$250
Emergency Transportation/Return Home	up to sum insured
Transportation of Family or Friend	up to \$5,000
Dental Accident	up to \$5,000
Dental Emergencies	up to \$600
Wisdom Teeth	up to \$100 per tooth
Return of Deceased	up to \$15,000
Accidental Death & Dismemberment <ul style="list-style-type: none"> <li>includes Exposure and Disappearance</li> </ul>	up to \$15,000
Tutorial Services	\$20/hour up to \$500
<b>ENHANCED OPTION</b>	
<b>STANDARD OPTION BENEFITS PLUS:</b>	
Maternity Benefit	up to \$10,000
Psychologist and Psychiatric Care	inpatient up to \$10,000 outpatient up to \$1,000
Pre-existing Conditions	covered if stable for 90 days

## About Allianz Global Assistance

Allianz Global Assistance is one of the largest travel insurance and assistance services providers in Canada, with offices in Kitchener, Toronto, Montreal and Vancouver. We're everywhere you go and proud to be part of the world's largest travel insurance and assistance company, operating in 34 countries around the globe.

In an emergency, our knowledgeable, caring and dedicated assistance team is ready to help at any time, in virtually any language, nearly anywhere in the world. From answering questions to taking care of you during a claim, we're here to help at every stage of your journey so you can enjoy a worry-free travel experience.

Allianz Global Assistance administers the policy. Allianz Global Assistance is the registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

### How can we help?

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