

Section 1 - Eligibility

To be eligible for coverage you must:

- a) be at least **15** days old;
- b) on the effective date, not be insured or eligible for benefits under a Canadian government health insurance plan;
- c) be in good health at the time you purchase your policy and on the *effective date*, and know of no reason why you would attend any medical consultation during the period of coverage;

Coverage is NOT AVAILABLE to any individual who:

- a) has been diagnosed with a *terminal* illness;
- b) has Acquired Immune Deficiency Syndrome (AIDS) or Human Immune Deficiency Virus (HIV);
- c) has been prescribed or used home oxygen *treatment* in the last **12** months;
- d) has been diagnosed with or treated for congestive heart failure;
- e) has had a major organ transplant (heart, kidney, liver, lung); or
- f) has received kidney dialysis treatment in the last **12** months.

Section 2 - Applicant Information (if additional space for dependents is required, please attach the information on a separate sheet)

Applicant	Last Name	First Name	Date of Birth (dd/mm/yy)	Gender
1				<input type="radio"/> F <input type="radio"/> M
2				<input type="radio"/> F <input type="radio"/> M
3				<input type="radio"/> F <input type="radio"/> M

Address in Canada			Suite	
City	Prov.	Postal Code	Phone ()	
Arrival Date (dd/mm/yy)	Effective Date (dd/mm/yy)	Expiry Date (dd/mm/yy)	Number of Days	
Date of application (dd/mm/yy)	Country of Origin	Previous Policy Number (for renewals only)		
Beneficiary in case of death			Email Address	
Do you require coverage for work permit and/or immigration purposes?			<input type="radio"/> Yes	<input type="radio"/> No

Section 3 - Premium Calculation

Coverage Option (Check one box only)	<input type="radio"/> \$10,000	<input type="radio"/> \$25,000	<input type="radio"/> \$50,000	<input type="radio"/> \$100,000	<input type="radio"/> \$150,000	<input type="radio"/> \$300,000
					Applicant 1 or Family (2x daily rate)	Applicant 2
Age 0 to 79	Option 1: Includes Coverage for Stable Pre-Existing Medical Conditions				<input type="radio"/>	<input type="radio"/>
	Option 2: No coverage for Any Pre-Existing Medical Conditions				<input type="radio"/>	<input type="radio"/>
Age 80+	No coverage for Any Pre-Existing Medical Conditions				<input type="radio"/>	<input type="radio"/>
	Daily Rates					
	Number of days		X			
	Subtotal		=			
Deductible Option (ages 0 to 85 only): <input type="radio"/> \$250 (-10%) <input type="radio"/> \$500 (-15%) <input type="radio"/> \$1,000 (-20%)						
Combined Total for Applicant 1 and 2						

Section 4 - Payment Type

Cheque Made payable to The Destination: Travel Group Inc. **Visa** **Mastercard**

Cardholder's Name _____

Cardholder's Number _____ Expiry Date (mm/yy) _____

Signature of Cardholder |

The applicant(s) confirms that they are in good health and that they know of no reason for which they may seek medical attention. The applicant(s) confirms that currently no circumstance is known for which a claim may be made.

Signature of Applicant |

Section 5 - Broker / Agency Information (Broker Use only)

Broker ID	Broker Name
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Rate Schedule

Option #1

This option provides coverage for pre-existing conditions that were stable in the 120 days prior to the effective date

Daily Rate - \$0 Deductible

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.55	\$2.10	\$2.30	\$3.10	\$3.70	\$6.00
26-40	\$1.75	\$2.30	\$2.50	\$3.60	\$4.20	\$6.50
41-60	\$1.95	\$2.70	\$3.10	\$4.60	\$5.50	\$8.25
61-64	\$2.50	\$3.75	\$4.50	\$5.40	\$6.40	\$9.20
65-69	\$2.85	\$4.20	\$5.00	\$6.90	\$7.40	\$10.90
70-74	\$4.50	\$5.85	\$8.38	\$9.50	\$12.25	\$17.63
75-79	\$5.50	\$6.90	\$9.75	\$11.80	\$14.00	\$20.38

Option #2

This option **does not provide** coverage for any pre-existing medical conditions

Daily Rate - Age 0 to 85 - \$0 Deductible / Age 86 and older - \$500 Deductible

Age	SUM INSURED					
	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000	\$300,000
0-25	\$1.16	\$1.58	\$1.73	\$2.33	\$2.78	\$4.50
26-40	\$1.31	\$1.73	\$1.88	\$2.70	\$3.15	\$4.88
41-60	\$1.46	\$2.03	\$2.33	\$3.45	\$4.13	\$6.19
61-64	\$1.88	\$2.81	\$3.38	\$4.05	\$4.80	\$6.90
65-69	\$2.14	\$3.15	\$3.75	\$5.18	\$5.55	\$8.18
70-74	\$3.38	\$4.39	\$6.29	\$7.13	\$9.19	\$13.22
75-79	\$4.13	\$5.18	\$7.31	\$8.85	\$10.50	\$15.29
80-85	\$6.05	\$9.41	\$10.13	N/A	N/A	N/A
86+	\$9.32	\$14.50	N/A	N/A	N/A	N/A

- **Minimum premium of \$25 per policy.**
- **Family Rates (only available to applicants under age 70) are 2X the Daily Rates based on the oldest member of the family. Coverage dates must be the same for all the family members.**

Pre-existing medical condition coverage

- If you are 79 years of age or under** on the application date and selected **Option 1:**
Pre-existing medical condition are covered provided that those medical conditions have been stable in the 120 days immediately before the effective date
- If you are 79 years of age or under** on the application date and selected **Option 2** at the time of application:
All pre-existing medical conditions will be excluded from coverage.
- If you are 80 years of age or over** on the application date:
All pre-existing medical conditions will be excluded from coverage.

Stable means a *pre-existing medical condition* that:

- did not require, or was not referred for any *medical consultation*;
- did not require a change in type or dosage of medication.

Waiting Period

Age 0 to 85

- If the insurance was purchased prior to your arrival date in Canada, the "waiting period" does not apply or,
- If this insurance is purchased any time after your arrival in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after the first 48 hours from the *effective date* of the policy.

Age 86 and over

- If the insurance was purchased prior to arrival date in Canada, the "waiting period" does not apply.
- If the insurance is purchased after your arrival date in Canada, then in respect of any sickness you will only be entitled to receive benefits for the cost of eligible medical expenses incurred after fifteen (15) days from the *effective date* of this policy.

The waiting period may be waived if:

- This policy is purchased on or prior to the expiry date of an existing Destination: Canada policy
- If you have insurance with another insurer during the first part of your trip in Canada, and you are purchasing this insurance after your arrival in Canada and there will be no gap in coverage. You must provide satisfactory proof that you have other coverage in force and receive a written approval from the Insurer.