

Travel Insurance Checklist & Disclaimer



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

Administered by Allianz Global Assistance. Allianz Global Assistance is the registered business name of AZGA Service Canada Inc.

Distributed by Craig Travel. Craig Travel is a registered business name Craig Canadian Group Travel Limited.

Travel insurance does not cover everything. Please refer to the policy document for the full terms and conditions of the coverage.

Please submit this form to Craig Travel as soon as possible in order to buy your travel insurance.

Applicant's name _____

A. Insurability

Coverage is **NOT AVAILABLE** to any individual who:

- a) has been diagnosed with a terminal illness;
- b) has been diagnosed with or has had an episode of congestive heart failure;
- c) has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- d) has Alzheimer's Disease or any other type of dementia;
- e) has received any type of *treatment* for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
- f) has been prescribed or used home oxygen treatment in the last 12 months;
- g) has had a major organ transplant (heart, kidney, liver, lung); or
- h) has received kidney dialysis treatment in the last 12 months.

You are eligible to apply for coverage if you meet the insurability requirements stated above. Do you confirm that you are eligible to apply? YES NO

B. Eligibility

To be eligible for coverage you must:

- a) be at least 15 days old and less than 86 years old;
- b) be travelling on a Craig Travel tour to, from, or within Canada;
- c) be a Canadian resident;
- d) be insured for benefits under a Canadian government health insurance plan (GHIP) during the entire period of coverage; Limits on Coverage: (benefits under this policy are limited to a maximum of \$25,000 if you do not have valid GHIP at the time any claim is incurred);
- e) be in good health and know of no reason to seek *medical consultation* during the period of coverage;
- f) not reside in a nursing home, and receive nursing care;
- g) not reside in a convalescent hospital or rehabilitation centre;
- h) not require assistance with *activities of daily living*;
- i) purchase this coverage prior to leaving for the trip;
- j) if purchasing this coverage at the time of, or after the initial trip payment, or after cancellation penalties are applicable, an insured must be in good health and know of no reason to:
 - i. seek medical attention; and
 - ii. cancel the trip; and
 - iii. make any claim.

You are eligible to apply for coverage if you meet the eligibility requirements stated above. Do you confirm that you are eligible to apply? YES NO

C. Pre-existing Exclusion Wording

Trip Cancellation & Interruption

The policy contains exclusions, conditions, and limitations that may result in no coverage for costs incurred due to a *pre-existing medical condition* that has not been *stable* or symptoms that began before the *application date* of your policy.

If the sum insured purchased is \$15,000 or less:

Benefits are not payable for costs incurred due to: any *pre-existing medical condition* of:

- you,
- a family member,
- a travelling companion or travelling companion's family member, or
- a key employee

that was not *stable* within the 90 days immediately preceding the *application date*.

If the sum insured purchased is more than \$15,000:

Benefits are not payable for costs incurred due to: any *pre-existing medical condition* of:

- you
- a family member,
- a travelling companion or travelling companion's family member
- a key employee

that was not *stable* within the 180 days immediately preceding the *application date*.

*Please refer to the other side of the page for definitions of italicized words on page 1.

This Travel Insurance Disclaimer has been prepared as a resource for insurance representatives. Allianz Global Assistance nor CUMIS General Insurance Company attests to the legal effectiveness of this disclaimer.

Emergency Hospital & Medical

The policy contains exclusions, conditions, and limitations that may result in no coverage for costs incurred due to a *pre-existing medical condition* that has not been *stable* or symptoms that began before the *effective date* of your policy.

If your age as of the effective date is 59 and under:

Any *pre-existing medical condition* that was not *stable* in the 90 days immediately before the *effective date*.

If your age as of the effective date is between 60 and 74 and you are travelling for less than 31 days:

Any *pre-existing medical condition* that was not *stable* in the 180 days immediately before the *effective date*.

If your age as of the effective date is between 60 and 74 and you are travelling for 31 days or more:

- a. Any *pre-existing medical condition* that was not *stable* in the 180 days immediately before the *effective date*; or
- b. Any of the following conditions if you have taken or required three or more medications for one or more of these conditions in the 180 days immediately before the departure date:

- i. diabetes; or
- ii. any heart or circulatory condition, including but not limited to coronary artery disease, congestive heart failure, angina, myocardial infarction; or
- iii. any stroke or mini-stroke/transient ischemic attack (TIA); or
- iv. any lung condition.

If your age as of the effective date is 75 and over:

- a. Any *pre-existing medical condition* that was not *stable* in the 180 days immediately before the *effective date*; or
- b. Any of the following conditions if you have taken or required three or more medications for one or more of these conditions in the 180 days immediately before the departure date:
 - i. diabetes; or
 - ii. any heart or circulatory condition, including but not limited to coronary artery disease, congestive heart failure, angina, myocardial infarction; or
 - iii. any stroke or mini-stroke/transient ischemic attack (TIA); or
 - iv. any lung condition

I understand that insurance is subject to limitations and exclusions. I am aware that *pre-existing medical conditions* may be excluded as set out in the Limitations and Exclusions section of the policy document.

I declare that the information I've provided is truthful, complete and accurate. I understand that the answers I provided are part of an insurance contract and a signed copy of this questionnaire will be kept by Craig Travel and provided to Allianz Global Assistance in the event of a claim.

If my medical status or any of my answers change between the date I complete this disclaimer and my departure date or top-up/extension *effective date*, I must notify Craig Travel immediately or my coverage will be null and void.

Allianz Global Assistance will collect, use and/or disclose your personal information only to provide you with the insurance products and services you've requested, for other uses authorized by you, or as required by law.

Applicant _____

Signature _____

Date _____

Agent _____

Signature _____

Date _____

D. Key Terms and Definitions

Activities of daily living means eating, bathing, using the toilet, changing positions (including getting in and out of a bed or chair) and dressing.

Application date (applicable to Trip Cancellation) means the date you apply and pay for this insurance in conjunction with booking your tour.

Effective date means the date and time coverage starts, as indicated under the Effective Date provision of each plan purchased.

Medical consultation means any medical services obtained from a licensed medical practitioner for an ailment, sickness or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or treatment, and for 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 or were found during the check-up.

Pre-existing medical condition means a sickness, injury or medical condition, whether or not diagnosed by a physician:

- a. for which you exhibited signs or symptoms; or
- b. for which you required or received *medical consultation*; and
- c. which existed prior to the *effective date* of your coverage.

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

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

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.