

TRAVEL INSURANCE

Powered by Xodus Travel Services Inc.

APPLICATIONS & DECLARATIONS



WHAT YOU SHOULD KNOW BEFORE YOU BUY

Like any type of insurance, to obtain travel insurance you must meet eligibility criteria. Qualification details for Travelling Canadians and Visitors to Canada insurance plans can be found in product overviews, policy wordings and online quote tools.

Straightforward medical declarations

Traditionally lengthy medical questionnaires have been replaced with an uncomplicated medical declaration.

- To determine your eligibility and rate qualification, you'll be asked to simply declare all medical conditions, illnesses, or injuries which you've been diagnosed with or treated for in the last three years – including any one-time procedures and/or medical implants.
- **IMPORTANT!** *Taking medication for a condition is considered treatment for that condition.*

In the event of a claim, claims specialists will review medical history and information provided on your medical declaration.

- Licensed travel insurance specialists are available to assist with your medical declaration.
- If you're unsure about any medical conditions, it's recommended that you confirm them with your physician before purchasing coverage.
- If applying online for coverage, you can click "Save your quote" and a copy of your medical declaration will be emailed to you for review with your physician if required.

Coverage for your pre-existing conditions

- Pre-existing conditions are covered day one with no stability clause if you declare all of your diagnoses, treatments, and medical conditions – including those requiring medication – from the last 36 months*.

Premiums are based on your health conditions

- Rates for the Travelling Canadians and Visitors to Canada insurance plans are determined by using individual risk ratings, meaning that your premium will be based on your health condition, not that of someone else.

*Please refer to your policy or speak with a licensed travel insurance specialist for complete coverage and eligibility details.

Proper protection makes a world of difference! Yes, you can purchase your travel insurance via an easy-to-use, self-serve experience, but licensed travel insurance specialists are available to assist you when needed. They're qualified to help with your medical declaration, and can answer your questions, explain your options, and help select the coverage that best suits your health and travel plans.