

## BEFORE YOU LEAVE

### Did you:

- ❑ Review the eligibility and your medical declaration, if applicable? (This can be done online, using our **Client Portal**. Create an account today if you haven't already.)
- ❑ Sign and return your application?
- ❑ Mention to your broker any changes to be made to your policy, such as a modification of your travelling dates or to your medical declaration, for example?
- ❑ Place the confirmation letter in your suitcase? It includes your wallet cards and the numbers to reach Emergency Assistance. Don't forget to bring your Government Health Insurance card as well; the number could be required in the event of an emergency.
- ❑ Consult the Government of Canada's website **Travel Advice and Advisories**?

### Don't forget that your protection has exclusions for conditions that were not *Stable and Controlled*.

To be covered, any medical condition (whether declared or undeclared) must have been *Stable and Controlled* for a period of 6 months before the departure date (3 months for persons of less than 60 years old).



If you are 60 and over, and think that one of your conditions might not meet the stability clause, ask about our *Reduced Stability Period* option; we may be able to cover that condition.

**"Stable and Controlled"** Means any medical condition (other than a *Minor Ailment*) for which all the following statements are true:

1. There has been no new diagnosis, *Treatment* or prescribed *Medication* (including prescribed "as needed");
2. There has been no change in *Treatment* frequency or type; there has been no change in *Your Medication*, including the addition or the stopping of a *Medication* or an increase or decrease in the dosage or frequency of a *Medication* (Exceptions the routine adjustment of Coumadin, Warfarin or insulin to maintain the optimal level of the said *Medication* in your blood and the change from a brand name *Medication* to a generic brand *Medication* of the same dosage);
3. There has been no change in the frequency or the severity of the *Symptom* (*new Symptom*, more frequent *Symptom* or more severe *Symptom*);
4. There has been no test result showing deterioration;
5. There has been no *Hospitalization* or referral to a specialist (made or recommended) and *You* are not awaiting the results of further investigations for that medical condition.

For more information, watch our short video on stability, available in the "Documents and Videos" section of our website. The meaning of words written in *italics* is explained in the "Definitions" section of the policy wording.

## DURING YOUR TRIP AND AFTER YOUR RETURN

### Don't forget:

- Call Emergency Assistance before any treatment. The numbers are on your wallet cards.
- Contact your broker at least five (5) days before the expiration date of your policy if you wish to extend it.
- You came back earlier than planned? Keep proofs and speak with your broker as soon as possible to see if you are eligible for a refund.
- In the event of a claim, submit all original invoices within 90 days of your return to your home province.
- Contact your broker if you have any questions or to purchase a new policy!

## QU'EST-CE QUE TOUR+MED?

- ✓ Reliable and affordable travel insurance offered to Canadians since 1996.
- ✓ No administration fees for date changes or early returns.
- ✓ Aside from traditional deductibles, we also provide hospital-care deductibles (only applicable to claims involving a hospitalization, visit to the emergency room of a hospital, visit to an internal or external hospital clinic, tests in a hospital, or ambulance transportation by land or air).

### Contact Emergency Assistance before any Treatment.

**1-844-820-6588**  
(CANADA – USA)

**OR**

**1-888-820-6588**  
(ELSEWHERE)