

Product Summary – International Medical Single Trip and Top-Up

Offering protection for your travel arrangements

Underwritten by Europ Assistance Canada Branch.

HOW TO CONTACT US

Europ Assistance Canada
Registered with Autorité des marchés financiers under client number 1-888-726-1559
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PO BOX 1108 First Canadian Place RPO RPO FIRST CAN, ON
M5K 1P2
Telephone: 1-888-726-1559
Email: service@europ-assistance.ca

AUTORITÉ DES MARCHÉS FINANCIERS

The Autorité des marchés financiers can provide you with information about your insurer's or your insurance distributor's obligations.
Website: lautorite.qc.ca



THINGS TO NOTE

With reference to “You”

When referring to “you,” we mean the person who purchased the insurance and any other insured person, unless stated otherwise.

With reference to “Trip”

The word “trip” refers to the period beginning on the departure date and ending on the **end date** shown in your Confirmation of Insurance.

With reference to words in *italics* and **bold**

Words and expressions in italics and bold are defined at the end of the summary (section 8. Definitions). Read these definitions if you have any questions.

This is a summary

Review the [sample policy](#) for complete details.
You can get a copy from your travel agency, or on the website where you bought your insurance. You can also find the sample policy [here](#).



THINGS TO CONSIDER

Before you buy this insurance

Do you, and all the people you want to insure, meet all the eligibility requirements?
If not, you may not be covered. To ensure your eligibility, read section 1. Who can buy this insurance.

Do you, or any of the people you want to insure, have a **medical condition** that is not **stable**? If so, expenses relating to the **medical condition** may not be covered.

Before you travel

Do all insured people still meet all eligibility requirements?
If not, exclusions may apply. Check before you travel.
Have there been any changes in health for any insured travellers since you purchased your insurance? If so, exclusions may apply.



ADDITIONAL GUIDELINES

All amounts in this summary are shown in Canadian dollars.
All coverages are per person unless stated otherwise.

Provide full and accurate information

If you make a false statement or fail to declare certain information before or during the coverage period, we may cancel your coverage.

Don't leave without paying

You are not covered until you pay for your insurance.
Note: The insurance policy doesn't provide any temporary coverage.

1. WHO CAN BUY THIS INSURANCE

Eligibility requirements for purchasing this insurance



You can buy this insurance if you, and any person(s) you want to insure, meet all the following requirements:

- You live in Canada.
- You are covered under a government health insurance plan (such as RAMQ) for the entire trip duration.
- You are, and anyone on whose behalf you wish to purchase a policy, is 30 days and older.
- Neither you nor anyone else on whose behalf you are purchasing the policy has been advised by a physician not to travel.
- Applicants who are 60 years of age or older at the time of departure must complete a Medical Questionnaire to determine premium.



If you don't meet the eligibility requirements, you cannot purchase the insurance

- You will not be covered; or
- The insurance will be cancelled; or
- Your claim will not be paid.

2. WHO IS INSURED AND HOW WE CALCULATE YOUR INSURANCE COST



You

You are insured if:

- You meet all the eligibility requirements.
- You paid for the insurance.



Your family (if you pay family premium)

You, your spouse, **children**, and grandchildren must meet all the eligibility requirements when you purchased the family coverage option.

You and your family will be insured when you pay an amount equal to 2.5 times the rate for the oldest parent or grandparent.

The following people qualify under family coverage:

- 2 adults married or partnered
- Your **children** or grandchildren under 18

If you are traveling with your **children** or grandchildren under 2 years old, they will have the same coverage as you at no extra cost if they remain under 2 years old for the entire trip.

Your insurance costs are based on the following criteria:



- The age of each traveller
- The length of the trip – how long are you travelling?
- Single or family coverage – travelling alone or with family?

The cost includes premium tax and the cost of any administration by us.

Other fees and costs

The insurance is sold within Canada, only by authorized Europ Assistance distributors. The sale is subject to applicable federal and provincial/territorial sales taxes. We charge a single, fixed amount and there are no other fees or expenses related to the cost of the insurance. The insurance product is not renewable.

3. THE LENGTH OF YOUR INSURANCE DEPENDS ON YOUR TRAVEL DATES

Maximum trip duration

The maximum trip duration this policy will cover including any extensions is 365 days if authorized by your government health insurance provider (RAMQ).



Warning: Exclusions may apply if the Government of Canada issues an advisory against travel to a certain region or country.
Important: Emergency Medical coverage applies only outside your province or territory of residence.

4. ADDITIONAL SERVICES

Anywhere in the world

- You have phone access to a physician to assess your symptoms.
- You have access to a network of physicians who make house call visits.

5. SUMMARY OF COVERAGES

EMERGENCY MEDICAL

Emergency Medical provides coverage during your trip for a sudden and unforeseen medical emergency that requires immediate **treatment**. You are insured under Emergency Medical coverage from the moment you leave on your trip.

Read "EMERGENCY MEDICAL INSURANCE" in the [sample policy](#) for a full list of insurance benefits, the limits to the amount we pay, and the expenses we do not cover including **pre-existing medical condition** exclusions.



Always call the Assistance Centre before you receive emergency **treatment** so we can confirm you are covered and pre-approve any **treatment**.

IF YOU DON'T CALL THE ASSISTANCE CENTRE, YOU MAY BE RESPONSIBLE FOR CERTAIN EXPENSES

Covered maximum: \$5 million per person covered under this policy.

We pay up to a maximum of \$5,000,000 Canadian for all claims combined. For some benefits we limit the amount we pay to a maximum amount.

Covered expenses for Emergency Medical

This is an overview of emergency medical care expenses we pay. For a full list, read "WHAT YOU ARE COVERED FOR" in the [sample policy](#).

- Expenses incurred to receive emergency **treatment**, including surgical and diagnostic procedures 100%
- Expenses for repatriation 100%
- Expenses in the case of death while travelling Sample policy lists services and maximums

Exclusions for Emergency Medical

Some of the expenses we do not cover are outlined in this section. For a full list of exclusions, read "WHAT YOU ARE NOT COVERED FOR" section of the [sample policy](#).

- Expenses not related to urgent and necessary medical care.
- Expenses related to participating in hazardous sports.
- Expenses related to a **medical condition** if the Government of Canada has issued a formal warning to the country you are visiting.
- A **medical condition** when you knew or for which it was reasonable to expect, that you would need medical **treatment** for that **medical condition** during your trip.
- Expenses related to unstable **pre-existing medical conditions**:
 - If, at the time you leave for your trip, you are age 59 or younger and have a **medical condition** that is not **stable** in the 90 days before your **departure date**, we will not provide coverage for that condition.
 - If, at the time you leave for your trip, you are age 60 or older and have a **medical condition** that is not **stable** in the 120 days before your **departure date**, we will not provide coverage for that condition.

Your **medical condition** is not **stable** if you have any new symptoms or if there is a change in medication or **treatment** during the stability period.

TOP-UP

Top-Up coverage is a single trip product. When added to an International Medical Multi Trip Plan, the benefits and coverages of the original Annual Multi-Trip plan will apply if purchasing a Top-Up from an Europ Assistance Canada Multi Trip Plan.

If you are topping up another insurer's policy, the single trip benefits and coverages will apply. If you are topping up another insurer's policy, it is your responsibility to confirm with that insurer that a Top-Up is permitted on your existing policy with no loss of coverage.

When you are outside Canada for any time that exceeds the Multi-Trip Plan days you have purchased, a Top-Up will be required to maintain coverage.

For an individual trip to be covered under the benefits of the Multi-Trip plans, it must start and end within the period of coverage. If an individual trip begins during the period of coverage but extends beyond the end date, you can purchase Top-Up coverage for any travel days that fall after the end date; or a new Multi-Trip plan for the next 365-day period.

We pay up to a maximum of \$5,000,000 Canadian for all claims combined. For some benefits we limit the amount we pay to a maximum amount.

6. HOW TO MAKE A CLAIM



You can submit your claim online at [E – Claims Portal](#)

For faster and easier submissions, have all your documents available in electronic format, such as PDF or JPEG/JPG.



You can also write to us at:

Europ Assistance Canada

PO BOX 1108

First Canadian Place RPO RPO FIRST CAN, ON, M5K 1P2



90 days to make your claim

You must send us written proof of your claim within 90 calendar days of an event.



We will notify within 30 days if your claim is approved

We notify you of our decision within 30 days after receiving your claim and all supporting documents. If we decline your claim, we explain our reasons to you in writing.

YOUR LEGAL RIGHTS IF YOU DISAGREE WITH OUR DECISION OR WANT TO FILE A COMPLAINT

1. You can ask us to reconsider your claim.
You can contact Customer Service, and, if you are still not satisfied, the Europ Assistance Ombuds Office. For more information:
2. You can contact the Autorité des marchés financiers.
The Autorité des marchés financiers reviews your file and can help us find a solution together, such as offering dispute resolution services.
For more information: <https://lautorite.qc.ca/en/general-public/assistance-and-complaints>
3. You can contact the OmbudService for Life and Health Insurance. For more information: <https://olhi.ca/>
4. You can contest our decision in court.
Your legal action must be taken within the 3-year time frame prescribed by the Civil Code (prescription period). We recommend that you seek legal advice for information on your rights and the appeal process.

7. YOUR RIGHT TO RESCIND AN INSURANCE CONTRACT

Within 10 days after purchasing your insurance: Full refund

You are eligible for cancellation only if you have not left on your trip. If you want to cancel your insurance contract, you must complete a Notice of Rescission of an Insurance Contract. You can get a copy of this document from your distributor or online at: www.europ-assistance.ca/avisderesolutionduncontratdassurance

Your travel booking and any other contract you enter with your travel agency remains in effect.

Important: No refund in other cases

8. DEFINITIONS

Child/Children

Your unmarried biological, adopted or stepchild, living in the same residence as you, for whom you have legal custody and/or control and is financially dependent on you and travelling with you or joins you during your trip and is either:

- i. Under 18 years of age;
- ii. Under 26 years of age if a full-time student; or
- iii. Your ***child*** of any age who is mentally or physically disabled. In addition, any ***child(ren)*** must be older than 30 days of age.

Departure Date

The date, as shown in your Confirmation of Insurance, on which you are originally scheduled to begin your trip. For Top-Up plans: ***Departure date*** is the date when your Top-up coverage becomes effective.

End Date

The date, as shown in your Confirmation of Insurance, on which you are originally scheduled to return from your trip.

Medical Condition

Any disease, illness, or injury (including symptoms of undiagnosed conditions).

Pre-existing Medical Condition

Any ***medical condition*** that exists before the policyholder purchased the policy.

Stable

A ***medical condition*** is ***stable*** when all the following statements are true:

- There has not been any new ***treatment*** prescribed or recommended, or change(s) to existing ***treatment*** (including a stoppage in ***treatment***), and
- There has not been any change in medication, or any recommendation or starting of a new prescription drug, and
- The ***medical condition*** has not become worse, and
- There have not been any new, more frequent or more severe symptoms, and
- There has been no hospitalization or referral to a specialist, and
- There have not been any tests, investigation or ***treatment*** recommended, but not yet complete, nor any outstanding test results, and There is no planned or pending ***treatment***.

All these conditions must be met for a ***medical condition*** to be considered ***stable***.

Treatment

A procedure prescribed, performed, or recommended by a physician or registered nurse for a ***medical condition***. This includes, but is not limited to, prescribed medication, investigative testing, and surgery.

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: Agence Envoyage

Name of insurer: Europ Assistance S.A. Canada Branch ("Europ Assistance Canada")

Name of insurance product: International Medical Single Trip and Top-Up



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, **you do not have to** purchase the insurance that is being offered. **You can choose** your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration. The distributor **must** tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, **at no cost**, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. **Ask** your distributor about the period of time granted to cancel it **at no cost**.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used **to shorten the financing period**. **Ask your distributor for details**.

The *Autorité des marchés financiers* can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

This fact sheet cannot be modified