

# The Introductory Guide to Travel Insurance

# INTRO

Welcome to your association travel insurance guide.

The purpose of this guide is to provide you with a better understanding of the necessity for travel insurance as well as educate you on the unique features of the policy your association has made available for you.

# What

## **What is Travel Insurance?**

An insurance product designed to cover costs and reduce the risk associated with unexpected events during domestic or international travel. Travel insurance covers the insured for costs associated with medical expenses arising from an unexpected or sudden illness, as well as an accidental injury

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## **Won't my provincial health plan cover me when I am away?**

No. Provincial health coverage does not fully cover you while travelling out of province or out of country. Expenses such as ambulance, prescription drugs and accidental dental are not covered expenses under your provincial healthcare plan.

# Why

When travelling, even a minor accident or sickness can become a major expense. So whether you travel outside your home province or territory, to the U.S. or to another continent, having travel Insurance will go a long way toward ensuring you enjoy your time away.

An accident or sudden illness can be one of the single largest expenses that you will incur in your lifetime.

# Plan

## Your benefits include but are not limited to:

- This is an annual plan providing travel health and accident insurance for a full 12 months from the date of purchase.
- 2 million dollar emergency hospital and medical benefit
- Multiple trips, up to 60 days of travel per trip
- Coverage is available to Members and their Employees up to and including age 69.
- This is a Family Plan. The insurance covers spouses up to and including age 69 and all eligible dependent children.
- No pre-existing health condition clause for individuals under age 65
- 90 day stability period for pre-existing conditions for individuals age 65-69
- Emergency Dental Treatment
- Evacuation Benefit
- No deductibles
- **No medical questionnaire**
- **Guaranteed issue**

# FAQ

**How many travel days per trip am I covered for under this policy?**

Once you leave your province of residence you are covered for up to 60 days of travel per trip. If the length of your trip exceeds 60 days, extended coverage is available.

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**When does my plan start?**

The policy is effective once payment has been received providing you are still in your province of residence.

# FAQ

## **Who can be covered under this policy as my dependent?**

You can cover your spouse, who is a Canadian resident and is covered under a provincial health care program. Your spouse is an individual who you are legally married to or with whom you have continuously cohabited in a conjugal relationship for a minimum of one year. Your spouse can be covered under you until they reach age 70.

Dependent Children can also be covered. A dependent child is considered your natural, adopted or step child or a child whom you have a parent-child relationship with. The child must be a permanent resident of Canada and be covered under a provincial health care program. If the child is unmarried and dependent upon you for maintenance, they can remain covered under the policy up until they reach age 21. If they are attending a Canadian Institution for Higher Learning on a full-time basis they can remain covered up until age 25 as long as they remain a full-time student.

# FAQ

**Is there a pre-existing condition clause that applies to this travel policy?**

Under a travel policy an emergency is defined as unexpected and not pre-planned. For individuals under age 65 there is no pre-existing condition clause in the policy. For individual age 65 up until they reach age 70 there is a three (3) month pre-existing condition clause. A pre-existing condition is considered any condition for which the insured person received medical advice, consultation or treatment within three (3) months prior to the commencement of a trip, with the exception of a Chronic Condition which is under treatment and stabilized by the regular use of prescribed medication.

Stabilized means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of three (3) months.



# FAQ

**Do I need to carry my policy information with me when traveling?**

**Yes,** it is important you carry your policy information with you at all times while travelling outside your province of residence. Once you have purchased your policy, you will be supplied with an electronic copy of the policy booklet and wallet card. You will need to print out the wallet card and take it with you while travelling as it does contain your policy and identification number as well as lists the contact number for AXA Assistance.

# FAQ

**If I need assistance while travelling, who can I call?**

Within 48 hours of your emergency, you or the hospital need to call the toll free number located on your AXA Assistance wallet card and provide them with the policy and identification number listed. AXA Assistance will help the ill or injured person to get the care needed. Service is available 24 hours a day, 365 days a year for medical, travel or personal injury assistance.