



# INDIVIDUAL TRAVEL INSURANCE

## Québec Blue Cross<sup>®</sup> Travel Insurance

Travel insurance is designed to protect you against certain financial risks that you might incur while travelling. There are many options available to you. It is important for you to read up on these options before choosing your insurance so that you have peace of mind while travelling.

### PURPOSE OF THIS SUMMARY

This summary presents the important things you should know about *Individual* travel insurance. It will help you decide if this product is right for you and choose the insurance that best suits your needs.

### SAMPLE POLICY

For all details on what is covered, please refer to the sample policy at any time:

[qc.bluecross.ca/travel-insurance/policy](http://qc.bluecross.ca/travel-insurance/policy)



### 10 DAYS TO CANCEL

If you decide that this insurance does not suit your needs, you have 10 days after purchasing to cancel and get a partial or full refund of your premium.



### INSURER CONTACT INFORMATION

#### Québec Blue Cross

1981 McGill College Avenue, Suite 105  
 Montreal, Quebec H3A 0H6  
 1-866-322-0227

#### Canassurance Hospital Service Association

Registered with the Autorité des marchés financiers (AMF) under client number 2000379154.

#### Canassurance Insurance Company

Registered with the Autorité des marchés financiers (AMF) under client number 2001003423.

To check the status of this insurer on the AMF Register: [lautorite.qc.ca](http://lautorite.qc.ca)

### ASSISTANCE PROVIDER CONTACT INFORMATION

#### Blue Cross Travel Assistance

1981 McGill College Avenue, Suite 400  
 Montreal, Quebec H3A 2W9  
 Canada, United States: 1-800-361-6068  
 Elsewhere in the world, collect: 514-286-8411

### DISTRIBUTOR CONTACT INFORMATION

#### Québec Blue Cross

1981 McGill College Avenue, Suite 105  
 Montreal, Quebec H3A 0H6  
 1-866-322-0227

## WHAT IS INDIVIDUAL TRAVEL INSURANCE

*Individual* travel insurance allows you choose one or more coverages to meet your specific insurance needs.

### Who can be insured

- Canadian residents covered by a public health insurance for the entire duration of the trip
- Anyone 31 days old or older

### Solutions tailored to your needs

Do you need medical insurance that covers you in the event of an illness or accident?

Do you need trip cancellation or interruption coverage because you incurred non-refundable travel expenses before leaving?

There are several options available to you, and it is important that you fully understand the advantages of each one.

### Beginning and end of coverage

Coverage	Beginning of coverage	End of coverage
Emergency Medical Care Emergency Medical Care in Canada* Accidental Death and Dismemberment Baggage	On the last of the following dates: <ul style="list-style-type: none"> <li>• Effective date of contract, or</li> <li>• Departure date of the trip.</li> </ul>	On the first of the following dates: <ul style="list-style-type: none"> <li>• Contract expiry date, or</li> <li>• Return date of the trip, whether the return is planned or premature, except for Trip Break.</li> </ul> *Leaving Canada during the coverage period renders the coverage invalid in its entirety.
Trip Cancellation or Interruption	On the last of the following dates: <ul style="list-style-type: none"> <li>• Purchase date of contract, or</li> <li>• Date of first non-refundable deposit for trip or transportation ticket.</li> </ul> *If you have chosen not to insure the prepayments of you travel expenses, the coverage takes effect on the departure date of the trip.	On the first of the following dates: <ul style="list-style-type: none"> <li>• Contract expiry date, or</li> <li>• Return date of the trip, whether the return is planned or premature, except for Trip Break.</li> </ul>



### Before enrolling

- Make sure that you and everyone you wish to insure meet all the eligibility criteria for the insurance. For further information, please refer to the policy, page 3.
- Do not hesitate to contact your distributor if you have any questions or doubts.



### WARNING

The insurance must cover the entire duration of the trip, including the date of departure and the date of return. If the trip needs to be extended, you must contact your distributor before leaving or before the last day of coverage, at the latest.

### Trip Break

If you purchase this product, you may come back to your province of residence and then go back to your destination without terminating your insurance contract.

For further information, please refer to the policy on page 35.


## BENEFITS

Benefit	Description	Maximum Amount
<b>Emergency Medical Care</b> , including <b>Emergency Medical Care in Canada*</b> > Hospitalization, medical and paramedical expenses > Transportation and repatriation expenses > Subsistence allowance > Medical follow-up in Canada	Reimburses expenses incurred following an emergency resulting from an accident or sudden illness while travelling.  *If you have chosen Emergency Medical Care in Canada, the coverage is valid only for trips taken entirely within Canadian borders.	\$5,000,000
<b>Trip Cancellation or Interruption</b>	Reimburses non-refundable travel expenses paid in advance when you or your travelling companion need to cancel, change or interrupt your trip due to certain serious and unexpected events.	Before the trip: customized to your needs  During the trip: unlimited
<b>Accidental Death and Dismemberment*</b>	Covers you in case of death or loss of use of one or more limbs resulting from an accident sustained during the trip.	\$300,000, depending on age and circumstances
<b>Baggage*</b>	Covers you for delayed, lost, stolen or damaged baggage during your trip.	\$1,500

\* This coverage may not be purchased alone; it must be combined with the Emergency Medical Care coverage and/or the Trip Cancellation or Interruption coverage.

There are maximum amounts based on the type of expenses incurred. For example, for the subsistence allowance under the Emergency Medical Care coverage, we will reimburse \$300 per day, up to a maximum of \$3,000.

For further information, please refer to the policy:

	Emergency Medical Care including		Accidental Death	
	Emergency Medical Care in Canada .....	pages 9-14	or Dismemberment .....	pages 25-26
	Trip Cancellation or Interruption .....	pages 18-21	Baggage .....	pages 28-29

# TRAVEL ASSISTANCE



**BLUE CROSS TRAVEL ASSISTANCE** 24/7 assistance, worldwide

## Medical assistance

- Recommendation of a medical facility that dispenses the best care for your condition
- Follow-up of medical file by our health professionals
- Repatriation planning

## General assistance

- Communication with the embassy and/or your financial institution in the event of loss or theft of documents
- Interpretation services to be able to communicate with the resource persons on site

## IMPORTANT

**When there is an incident, you must contact Blue Cross Travel Assistance otherwise benefits may be refused.**

**This way, Blue Cross Travel Assistance will be able to:**

- Direct you to an appropriate medical facility
- Confirm your coverage
- Coordinate the payment, whenever possible
- Send you the forms to be completed



## WARNING

### Exclusions

All coverages include exclusions and limits. It is important to know what they are before purchasing the insurance.

### Pre-existing medical conditions

Exclusions for pre-existing medical conditions apply based on:

- Your age
- The duration of your trip
- The coverages included in your contract
- The answers to the health declaration, if applicable

Please refer to the policy for further information:



Emergency Medical Care .....	pages 15-16
Trip Cancellation or Interruption .....	page 23

### Other exclusions

The policy also includes other exclusions specific to each benefit. Below are a few examples, but please **refer to your own insurance policy for a complete list of applicable exclusions.**

- Pregnancy, delivery or complications during the 9 weeks preceding or following the expected date of delivery
- Participation in certain sports or activities
- Suicide and self-inflicted injury
- Abuse of prescription drugs or alcohol, or use of drugs
- Criminal act
- Act of war and civil unrest

Before leaving, check your insurance policy for the complete list of exclusions.



Emergency Medical Care .....	pages 16-17
Trip Cancellation or Interruption .....	pages 23-24
Accidental Death and Dismemberment .....	page 27
Baggage.....	page 31

## COST OF INSURANCE

### Premium calculation

The premium is customized based on:

- The age of the insured persons
- The duration of the trip
- The included coverages
- The insured coverage amount, if applicable
- The answers to the health declaration, if applicable
- The selected deductible

## HOW TO SUBMIT A CLAIM

If a covered incident happens, you must contact Blue Cross Travel Assistance as quickly as possible:

Canada or United States: **1-800-361-6068**

Mexico: **800-062-3174**

Dominican Republic: **1-800-203-9666**

Elsewhere in the world (Toll free): **1-800-7328-7473**

Elsewhere in the world (Collect): **514-286-8411**

To submit a claim, send the itemized billings and/or original receipts with your claim form. Our claim forms are available on our website or can be obtained by contacting our customer service:

Montreal area: **514-286-6690**

Elsewhere (toll free): **1-800-387-2538**

Complete the claim form and send it within 90 days of the event.

Once Blue Cross Travel Assistance has received your form as well as all required documents, your application will be analyzed and processed within 30 days.

For further information, please refer to the policy on pages 36-37.

**You must take out your contract before leaving your province of residence and pay for your insurance before the contract effective date.**

### Beware of false declarations

Your contract is based on the information you provide.

When you take out insurance, your answers must be complete and accurate; otherwise, your contract will be cancelled and your claim refused.

### If your claim is refused and you wish to contest the insurer's decision

Requests to review a decision may be made within 12 months of the insurer's refusal.



## YOUR SATISFACTION IS OUR PRIORITY

If you are not satisfied with your coverage, please contact your distributor.

If you have a complaint or a comment, please contact us at: **1-800-361-5706**, or write us at **complaint@qc.bluecross.ca**. One of our agents will be happy to help you.

For our complaint management policy, see: [qc.bluecross.ca/comments-and-complaints](https://qc.bluecross.ca/comments-and-complaints)



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: \_\_\_\_\_

Name of insurer: \_\_\_\_\_

Name of insurance product: \_\_\_\_\_



### 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**.

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

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Reserved for use by the insurer:





## NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A FIRM

Section 64 of the Insurers Act (chapter A-32.1)

### THE INSURERS ACT GIVES YOU IMPORTANT RIGHTS.

The Act allows you to cancel an insurance contract that you entered into without the intermediary of a representative within 10 days after receiving the policy, **without penalty**, unless the contract has expired at that time.

To cancel a contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Caution: You may lose advantageous conditions as a result of this insurance contract. Contact your insurer or consult your contract.

After that period expires, you may cancel the insurance at any time; however, penalties may apply.

For further information, contact the Autorité des marchés financiers at **1-877-525-0337** or visit [www.lautorite.qc.ca](http://www.lautorite.qc.ca).

### NOTICE OF CANCELLATION OF AN INSURANCE CONTRACT

To :

.....  
(name of insurer)

.....  
(address of insurer)

Date : ..... (date of sending of notice)

Pursuant to section 64 of the Insurers Act, I hereby cancel insurance

contract no.: ..... (number of contract, if indicated)

Entered into on: ..... (date of signature of contract)

In: ..... (place of signature of contract)

.....  
(name of client)

.....  
(signature of client)