



APPLICATION  
DATE

POLICY  
PERIOD

COMMON  
CARRIER

# TRAVEL *SUPPLEMENT*

---

[mrdconsulting.ca](http://mrdconsulting.ca)

# TABEL OF CONTENT

DEFINITIONS STARTING WITH

A	4
B	8
C	9
D	11
E	13
F	16
G	18
H	19
I	21
M	23
O	26
P	27
R	30
S	32
T	34
U	37
V	38
W	39
Y	40

# TABEL OF CONTENT

EXCLUSIONS STARTING WITH

A	42
C	43
E	43
F	44
G	45
H	45
I	46
M	46
N	47
P	47
R	49
S	49
T	50
U	52
W	52



## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS

## starting with



### ● ACCIDENTS

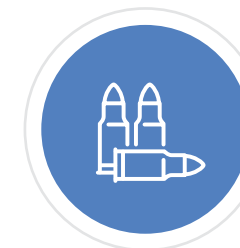
An unintentional, sudden, fortuitous, and unforeseeable event due exclusively to an external cause of violent nature and inflicting, directly and independently of all other causes, bodily injuries.



### ● ACTS OF TERRORISM

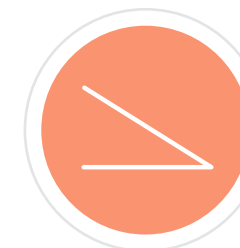
Means an act, or acts, of any person, or group(s), committed for political, religious, ideological, ethnic or similar purposes with the intention to influence any government and/or, but not be limited to, the use of force or violence and/or the threat thereof.

Furthermore, the perpetrators of acts of terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s)



### ● ACTS OF WAR

Means war, civil war, riot, rebellion, insurrection, revolution, invasion, hostilities or warlike operations (whether war be declared or undeclared), civil commotion, overthrow of the legally constituted government, military or usurped power, explosions of war weapons.



### ● ACUTE

The initial or emergency short course (not chronic) treatment phase of a sudden and unexpected sickness or injury.



### ● AGGREGATE LIMIT

The maximum amount of coverage available, regardless of the number of separate claims.



### ● AUTOMATIC EXTENSION

When the insured is hospitalized due to a medical emergency on the return date, coverage remains in force for the period of hospitalization plus a further period of 72 hours following discharge from the hospital.

Some policies do not mention the hospitalization period but extend coverage automatically for only 72 hours after the policy period if this is needed because of delay; the reason(s) for delay are defined and limited where this term is used. Some policies do not contain an automatic extension.



### ● ALTERATION

Means the medication usage, dosage or type has been increased, decreased, or stopped and/or a new medication has been prescribed.

Alteration does not include:

**A /** Changes in brand due solely to the availability of the usual brand or due to a change from a brand name medication to an equivalent generic brand medication of the same usage or dosage; or,

**B /** Routine dosage adjustments within prescribed parameters for insulin or oral diabetes medication to ensure correct blood levels are maintained; blood sugar levels must be checked regularly, and the condition must remain unchanged; or,



**C /** Routine dosage adjustments within prescribed parameters for blood thinner medication to ensure correct blood levels are maintained; blood levels must be checked regularly, and the condition must remain unchanged; or,

**D /** Usage changes due to the combination of several medications into one; the condition must remain unchanged.



### ● APPLICATION DATE

The date when premium for this Insurance is paid.



### ● AUTOMOBILE

A vehicle of the private passenger or station wagon type but excluding: trucks (except pick-up trucks with no attachments); off-road vehicles; motorcycles, motorbikes or motor scooters; recreational vehicles; vans (except passenger vans); campers or trailers; antique cars which are cars over 20 years old or have not been manufactured for 10 years or more.



## COMMON TRAVEL DEFINITIONS

- **DEFINITIONS**  
starting with

# B



- **BENEFICIARY**

Means estate unless otherwise requested in writing.

## COMMON TRAVEL DEFINITIONS

- **DEFINITIONS**  
starting with

# C



### ● CANADIAN RESIDENT

A person who is eligible for or has a provincial or territorial government health care plan in place and:

**A /** Is a Canadian citizen with a primary permanent residence in Canada; or,

**B /** Has landed immigrant status in Canada and a primary permanent residence in Canada; or,

**C /** Has a permit to study or work in Canada



### ● CAREGIVER

A person entrusted with the care and guidance of your dependent(s) on a permanent, full-time basis and whose absence cannot reasonably be replaced.



### ● CHANGE OF PRESCRIBED MEDICATION

Medication dosage or frequency being reduced, increased, stopped and/or new medications being prescribed and/or taken by the applicant (insured).

Policies will set a specific timeframe prior to departure where medication changes, other than to a generic brand, must not have occurred preceding each departure date or the policy effective date in order for the medical condition that the medication is treating to be covered.



### ● COMMON CARRIER

Any person or agency publicly engaged in the business of transporting passengers by land, water, or air for profit. Common carriers include railroads, steamships, airlines, buses, and taxis where passengers are charged a fare.

## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS starting with



### ● DEDUCTIBLE

The portion of eligible expenses you must pay from your own pocket when an eligible claim occurs. For all medical insurance plans (except visitors to Canada plan), the deductible applies to the expenses remaining after payment by your government health care plan. The deductible applies per insured, per condition or event.



### DEPARTURE DATE



The date you leave your departure point to begin your trip. Departure point means the place you depart from on the first day of your trip.

### DEPENDENT CHILDREN



All unmarried children up to and including 21 years, residing in your household, or up to 25 years if the child is a full-time student attending an educational institution, or of any age if the child has a cognitive, developmental, or physical disability. Children named in the application/declaration need not be travelling with you for coverage to apply to them.

### DIAGNOSTIC TESTS



Means tests to:

- A** / Assess, identify, or investigate a symptom or a condition; or,
- B** / Follow up on abnormal test results; or,
- C** / Monitor the effectiveness or response to an initial course of treatment or to a new type of treatment.

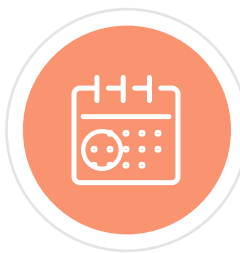
## COMMON TRAVEL DEFINITIONS

# DEFINITIONS

starting with







### ● EFFECTIVE DATE

The date on which coverage begins. This is typically the latest of the application date, purchases date, or departure date. For multi-trip plans, the effective date is the departure date of each covered trip that is part of the multi-trip policy coverage period.



### ● ELECTIVE (NON-EMERGENCY) TREATMENT OR SURGERY

Any medical treatment, test, investigations, or surgery:

**A /** not required for the immediate relief of acute pain and suffering, which, if not rendered,

**B /** would not result in you being in continued danger; or which reasonably could be delayed until you return to Canada or your country of permanent residence; or,

**C /** which you elect to have provided during the insured trip following emergency medical treatment of a medical condition or the diagnosis of a medical condition which, on medical evidence, would not prevent you from returning to your home province or your country of permanent residence prior to such treatment or surgery.



### ● EMERGENCY

An unforeseen sickness or injury, which requires immediate medical treatment to alleviate existing danger to life or health. An emergency no longer exists when the medical evidence indicates you are able to continue the trip or return to your home province or country of permanent residence. Once such emergency ends, no further benefits are payable in respect of the condition that caused the emergency.



### ● EMERGENCY HEALTH SERVICE

Health services given in connection with an acute, unexpected conditions, illness, disease, or injury requiring immediate treatment.



### ● EXTENDED FAMILY OR RELATIVE

The applicants spouse, the applicants children, their spouse(s), the applicants parent(s), or guardian(s), the applicant's in-law(s), brother(s), sister(s), grandparent(s), and grandchildren. This definition might be included only for coverage of transportation of a relative to bedside. It might also include grandparents, guardians, and spouses of children. Some definitions may include any relative or even a friend.



### ● EXTENSION OF COVERAGE PERIOD

A voluntary or involuntary extensions of the policy expiration date beyond the original intended date of return.





## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS

starting with

# F



## ● FAMILY

Individuals 59 years and under consisting of you, all dependent children, grandchildren and/or your spouse. Children travelling without an adult are eligible for a family plan.



## ● FOLLOW-UP

The re-examination of you to monitor the effects of earlier medical treatment related to the initial emergency, except while hospitalized. Follow-up does not include continuous or ongoing treatment or further diagnostic or investigative testing related to the initial emergency.



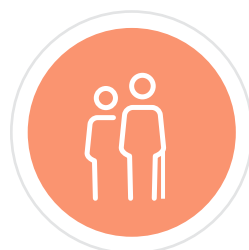
## ● FREQUENT TRAVEL PLAN

An annual policy providing a frequent traveller with coverage for any number of short-term trips in a one-year period.

## COMMON TRAVEL DEFINITIONS

- **DEFINITIONS**  
starting with

G



- **GRANDCHILDREN**

Means all unmarried grandchildren who are dependent on their parents or grandparents up to and including 21 years, residing in their parents' household or grandparents' household, or up to 25 years if the child is a full-time student attending an educational institution, or of any age if the child has a cognitive, developmental or physical disability. Grandchildren must be travelling with you for coverage to apply to them.

## COMMON TRAVEL DEFINITIONS

- **DEFINITIONS**  
starting with

H



- **HOME PROVINCE**

Means your province or territory of ordinary residence in Canada.



### ● HOSPITAL

Means a legally constituted medical facility under the medical supervision of a physician, with either permanent facilities on the premises for surgery or a formal arrangement with another institution making such facilities available, and providing 24-hour nursing services. The term hospital does not include health spa or rehabilitation centre; convalescent, rest or skilled nursing facilities operated exclusively for geriatric care or for addiction treatment.



### ● HOSPITALIZATION OR HOSPITALIZED

The formal admission to the in-patient services of a hospital. This does not include visits to the emergency room unless they result in the formal admission to the in-patient services of a hospital.



## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS starting with

# I



### ● IMMEDIATE FAMILY OR FAMILY MEMBER

Means (whether by birth, adoption or marriage) your legal or common-law spouse, parents, step-parents, brothers, sisters, father-in-law's, mother-in-law's, brother-in-laws, sister-in-laws, son-in-laws, daughter-in-law's, natural or adopted children, stepchildren, stepbrothers or stepsisters, grandparents, grandchildren, aunts, uncles, nieces, nephews, or any individual of whom you are a legal guardian .



### ● ILLNESS

The onset or deterioration of any sickness or disease requiring medical treatment, care, or advice during the coverage period.



### ● INJURY

Physical injury to you caused by violent external and accidental means which occurred after coverage commenced, requiring emergency medical treatment.



### ● INPATIENT

A patient confined to a hospital for more than 24 hours on the recommendation of the attending physician. This definition may be included for coverage of transportation to bedside or outpatient services.



### ● INSURED

The person named in the application/ declaration and all family members named in the application/ declaration for whom the applicable premiums have been paid.



### ● INSURER

The same as company.

## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS starting with

# N



### ● MEDICAL EMERGENCY

An unexpected or unforeseeable sickness or injury that requires immediate non-discretionary medical attention, treatment, or care. Some policies limit this definition to treatment, some to treatment by a physician.



### ● MEDICAL TREATMENT

Any reasonable medical, therapeutic or diagnostic measure prescribed by a physician, other registered medical practitioner or dentist in any form including prescribed medication, reasonable investigative testing, hospitalization, surgery or other prescribed, or recommended treatment directly referable to the condition, symptom or problem including referral to a specialist. Medical treatment does not include either:

**A /** the unchanged use of prescribed drugs or medication for a stable condition, symptom or problem; or

**B /** a check-up where the physician observes no change in a previously noted condition, symptom or problem



### ● MEDICALLY NECESSARY

The medical service or product in question is necessary to preserve, protect or improve your medical condition and well-being.



### ● DIAGNOSTIC TESTS

A condition that does not require:

**A /** Treatment for a period of greater than 30 consecutive days; or,

**B /** More than one follow-up visit or referral visit to a physician or other registered medical practitioner; or,

**C /** Hospitalization or surgical intervention



### ● MOTORIZED SPEED CONTEST

A timed sporting event involving the use of motorized vehicles



### ● MULTI-TRIP ANNUAL PLAN

Coverage for an unlimited number of the insured's trip of duration of 7, 15, 30, 60, 90 or 120 days within a continuous 365-day period.



## COMMON TRAVEL DEFINITIONS

- **DEFINITIONS**  
starting with

O

- **ONTARIO RESIDENCY REQUIREMENTS**

Requirements to maintain OHIP coverage for emergency health services when travelling within Canada

- **OPTIONAL EXTENSION PERIOD**

Usually, this term is defined as the number of days of coverage that may be added to an existing policy period.

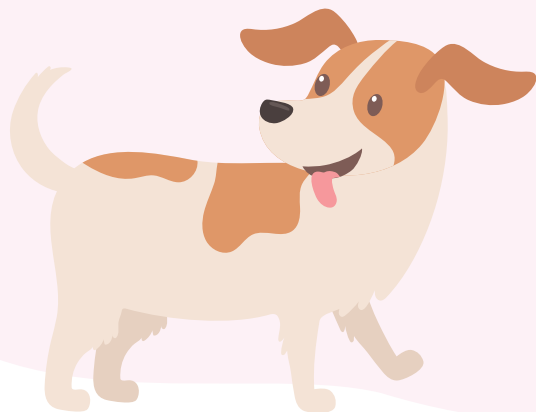
## COMMON TRAVEL DEFINITIONS

- **DEFINITIONS**  
starting with

P

- **PASSPORT APPLICATION**

A completed and approved application for which Passport Canada does not require submission of further information before issuing the passport



### ● PET

A dog, cat, bird, small reptile or small mammal



### ● PHYSICAL DAMAGE

Loss or damage to the automobile (including glass but excluding tires unless coincidental with other loss or damage covered herein) caused by fire, theft, explosion, earthquake, windstorm, hail, rising water, malicious mischief, or collision with another object or by upset



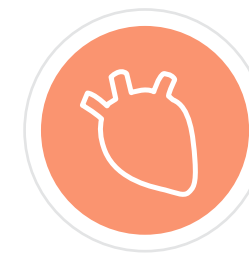
### ● PHYSICIAN

A medical practitioner who is registered and licensed to practice their medical profession in accordance with the regulations applying in the jurisdiction where the person practices. A physician must be a person other than you or a family member



### ● POLICY PERIOD

Duration of the policy; the time between the policy effective and termination date. Also called the "policy term".



### ● PRE-EXISTING CONDITION FOR EMERGENCY MEDICAL INSURANCE

A medical or dental condition, illness or injury known to you and for which you have received medical consultation, diagnosis and/or medical treatment and includes a medically recognized complication or recurrence of a medical condition or dental condition.



### ● PROFESSIONAL ATHLETE

A person who earns the majority of their income from this sporting activity.





## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS

starting with

# R



## ● REASONABLE AND CUSTOMARY

Costs that are customarily charged for covered benefits and are not in excess of the standard fee for the geographical area where the charges are incurred for comparable medical treatment, services, or supplies for a similar sickness or injury.



## ● RECURRENCE

The appearance of symptoms caused by or related to a medical condition that was previously diagnosed by a physician or for which medical treatment was previously received.



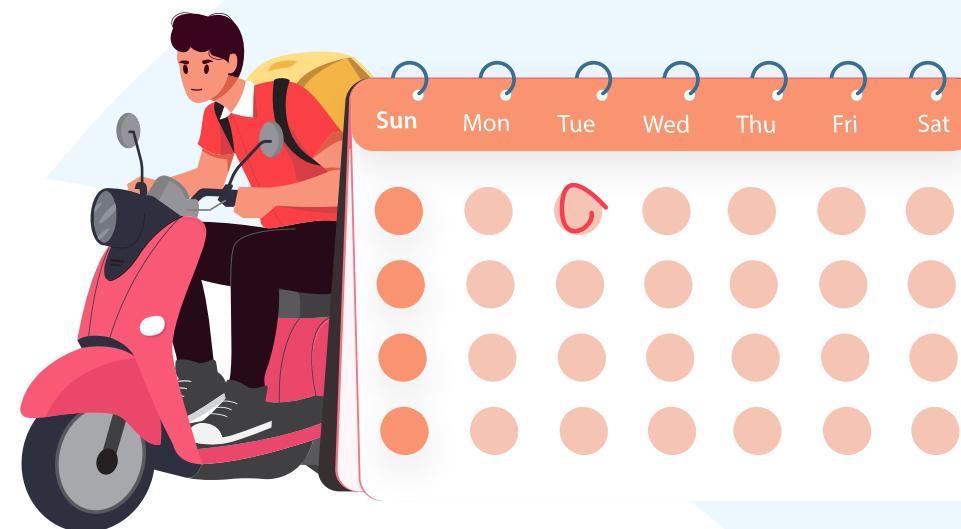
## ● RENEWAL DATE

Means the date one year from the effective date of the Policy.



## ● RETURN DATE

The date on which you are scheduled to return from your trip as shown on your application/declaration or the date of your actual return to your departure point.



## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS

starting with

S



## ● SICKNESS FOR EMERGENCY MEDICAL INSURANCE AND VISITORS TO CANADA EMERGENCY MEDICAL INSURANCE

An acute illness requiring immediate emergency medical treatment or dental treatment as a result of a sudden onset of symptoms which first manifested after coverage commenced. For Emergency Medical Insurance coverage authorized after departure and for Visitors to Canada Emergency Medical Insurance coverage, refer to the waiting period requirements. For Trip Cancellation & Trip Interruption Insurance means an acute illness requiring immediate emergency medical treatment or dental treatment as a result of a sudden onset of symptoms.



## ● SINGLE-TRIP DAILY PLAN

A fixed number of days of coverage equal to the total length of the insured's trip, including the insured's departure date and return date.



## ● SPOUSE

The person you are legally married to, or a person you have been living with for a minimum period of one year and who is publicly presented as your spouse, regardless of sex.



## ● STABLE FOR EMERGENCY MEDICAL INSURANCE AND VISITORS TO CANADA EMERGENCY MEDICAL INSURANCE

That within the period specified in this Policy:

**A /** There has been no deterioration of your condition as determined by your physician, and

**B /** There have been no new symptoms or findings or more frequent or severe symptoms or findings, and

**C /** There has been no change in medical treatment or no alteration in any medication for the condition, and

**D /** There has been no new medical treatment prescribed or recommended by a physician or received.



## ● STUDENT

A person enrolled in and attending classes in an education program at a recognized institution of learning in Canada.

## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS

starting with



## ● FOR TRIP CANCELLATION & TRIP INTERRUPTION MEANS THAT WITHIN THE PERIOD SPECIFIED IN THIS POLICY:

**A/** There has been no deterioration of the condition as determined by a physician, and

**B/** There have been no new symptoms or findings or more frequent or severe symptoms or findings, and

**C/** There has been no change in medical treatment or no alteration in any medication for the condition, and

**D/** There has been no new medical treatment prescribed or recommended by a physician or received.



## ● TERMINATION DATE

For the insured's trip, this means the date any activated coverage ends, being the earlier of the date that the insured returns to his or her province or territory of residence or the number of days' coverage the insured purchased under the insured's multi-trip annual plan option, single-trip daily plan, or top-up/extension coverage.



## ● TERMINAL CONDITION

A medical condition for which, before the date of departure (or for visitors to Canada, before the effective date of the Policy or the arrival date in Canada, whichever occurs later), a physician has given you a terminal prognosis with a life expectancy of 12 months or less



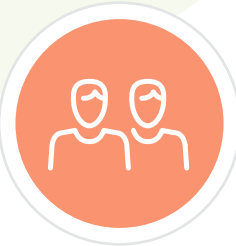
## ● TRAVEL COSTS

Non-refundable unused prepaid travel arrangements for: hotels, hostels, timeshares, campgrounds and commercial vacation rentals that are booked through a rental agency with a published cancellation process; airfares, car rentals, boat rentals, RV rentals; bus, train, ferry and cruise tickets; conference, seminar, workshop, convention, symposium and training fees; theatre and concert tickets, entrance fees, sports tickets and passes (intended for a participant or a spectator); tours, retreats, excursions, city passes and ski passes.



### ● TRAVELING COMPANION

A person who has prepaid shared commercial accommodation or transportation with you for the same period of travel.



### ● TRAVELLING COMPANION EXPENSE

This term is defined for coverage of meals and accommodations for a companion traveller, the insured, or both, where the companion has paid for accommodation and transportation with the insured for the same trip.



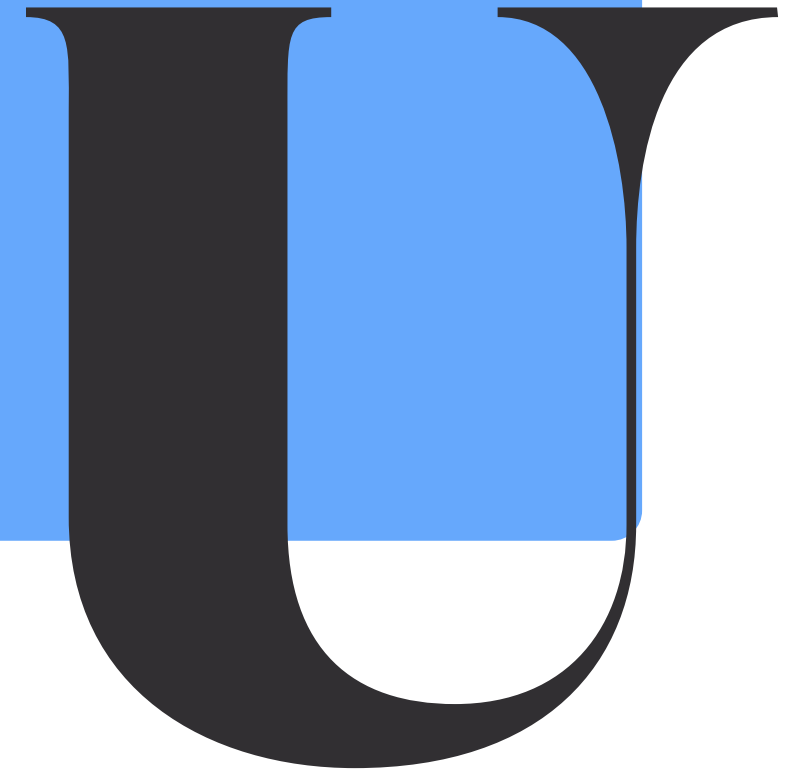
### ● TRIP FOR TRIP CANCELLATION & TRIP INTERRUPTION INSURANCE

The period of time you are travelling and for which coverage under this Policy has been purchased.



## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS starting with



### ● USUAL, CUSTOMARY, AND REASONABLE EXPENSES

“Usual” means the usual charge for a service given or supplied by a provider; “customary” means that range of usual charges by providers with similar expertise and services within the geographic area; “reasonable” means those charges that, in the opinion of the provider’s professional association, are justifiable in the circumstances and region of the particular case in question.

Some policies leave these words undefined; some define them more restrictively. This definition is important of the value of a claim.



## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS

starting with

# V



## ● VEHICLE

A car, recreational vehicle, motorcycle, boat or other land or water conveyance used for the covered trip.

## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS

starting with

# W



## ● WAITING PERIOD FOR EMERGENCY MEDICAL INSURANCE MEANS:

**A /** If this Policy was purchased within the seven days after departing from your home province, there is no coverage for any sickness arising in, occurring in or symptomatic in the first 48 hours from the effective date of the Policy, including any related expenses incurred after the first 48 hours from the effective date of the Policy; or,

**B /** If this Policy was purchased more than seven days after departing from your home province, there is no coverage for any sickness arising in, occurring in or symptomatic in the first seven days from the effective date of this Policy, including any related expenses incurred after the first seven days from the effective date of the Policy

## COMMON TRAVEL DEFINITIONS

# ● DEFINITIONS

starting with

# Y



## ● YOU AND YOUR (THE INSURED)

Any person who is named on the applicant, is eligible for coverage, and for whom the required premium has been paid.

This definition of the insured as eligible for coverage, among other criteria, means that all parties to a travel health policy should ensure that those intended to be covered are in fact eligible for coverage according to the provisions often found in the policy section entitled “general terms” or something similar.



## ● FOR VISITORS TO CANADA EMERGENCY MEDICAL INSURANCE MEANS:

**A /** For Insurance purchased within 60 days after arrival in Canada: There is no coverage for any sickness arising in, occurring in or symptomatic in the first 48 hours from the effective date of the Policy. This includes any related expenses incurred after the first 48 hours from the effective date of the Policy.

**B /** For Insurance purchased 61 days or more after arrival in Canada: There is no coverage for any sickness arising in, occurring in or symptomatic in the first seven days from the effective date of the Policy. This includes any related expenses incurred after the first seven days from the effective date of the Policy. The waiting period is not applicable when insurance is purchased prior to arrival in Canada. You or your means any insured named in the application/ declaration.

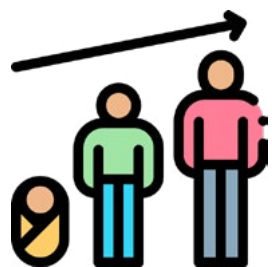




# ● EXCLUSIONS

## A ABUSE AND MISUSE

Expenses arising from the abuse or misuse of medication, alcohol, or toxic substances, or the use of non-prescribed drugs, are not covered. This is one we always point out to clients. We have denied many claims on clients being hospitalized for intoxication.



## A AGE

An age exclusion may be found in a policy not designed for certain age groups. Age may also be used to exclude coverage for certain conditions, even if the policy is designed for all age groups.

An example "For Insured child(ren) under two years of age: Any sickness or medical condition related to a birth defect"

## C CRIMINAL ACTS

Expenses arising from committed or attempted criminal acts, as defined by local laws, by the insured are excluded. This is something that is considered uninsurable and the wording is usually very specific.

For example: Commission or attempted commission of a criminal, criminal-like or illegal act by you, an immediate family member, a travel companion or your beneficiary.

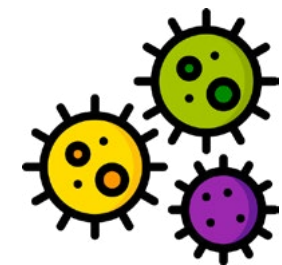


## E ELECTIVE TREATMENT

Sickness or injury that is not a medical emergency, as defined, is not covered. Thus, the expenses arising from such sickness or injury are not covered if it would have been reasonable under the circumstances to delay treatment until the insured returned home— regardless of whether the treatment at home would have been inferior. This type of exclusion may also apply to continuing treatments or maintenance for existing conditions, travel for health purposes, or treatment for cosmetic purposes.

## E EPIDEMICS AND PANDEMICS

In the past, many policies did not have an epidemic/pandemic exclusion or coverage, however, due to the Covid-19 pandemic, most policy wording now includes exclusions or have specific limitations in relation to epidemics and pandemics. This is also something we always point out to clients.







## E EXPERIMENTAL, INVESTIGATORY SERVICES

Expenses arising from treatment, services, and supplies provided by such enterprises are usually excluded. This clause may include a list of expenses that will be covered only if the insurer approves them before the insured incurs them.

## E EYEGLASSES, HEARING AIDS, PROSTHETIC DEVICES

Coverage for expenses arising from the purchase of any of these items are typically excluded. Expenses arising from eye examinations and resulting prescriptions may also be excluded unless they are the result of an insured claim. Some insurers may allow coverage for theft and loss of or damage to hearing aids and eyeglasses.



## F FAILURE TO FOLLOW INSTRUCTIONS

This exclusion is the same in effect as discussed under the general terms, conditions, or provisions section. It excludes coverage if the insured chooses not to follow instructions of the assistance service, including refusal to be transferred to a different medical facility or to return to the country of residence. The policy may also be terminated.



## G GHIP CONTRAVENTION

Expenses that contravene a coverage allowed by a GHIP may be excluded.



## G GHIP- COVERED EXPENSES

Expenses paid by any provincial or territorial GHIP are excluded in an excess to GHIP policy.



## H HIGH-RISK ACTIVITIES

High-risk activities as defined by the insurer are generally excluded, but some insurers allow coverage to be bought back for an additional premium. Examples include hang gliding, skydiving, bungee jumping, backcountry skiing, mountain climbing and canyoning.





## I IMPAIRED DRIVING, SPEED, AND ENDURANCE CONTESTS

Expenses arising from any of these are excluded.

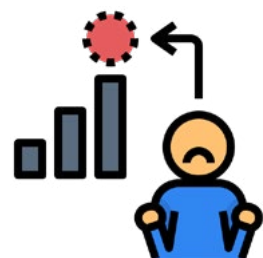
## I INTENT

Where the policy is purchased with the intent of receiving medical treatment or medical advice, even if a physician recommends such treatment or advice, coverage is excluded. This exclusion reflects the intent that travel health insurance cover medical emergencies—not planned treatment.



## M MENTAL, NERVOUS OR PSYCHOLOGICAL DISORDERS

Travelers under treatment for mental health problems may benefit from buying travel insurance with a Pre-Existing Conditions Waiver. This can help to waive the pre-existing condition lookback period that is included in all comprehensive travel insurance plans in the event your claim is related to a medical issue. There are specific requirements to be eligible for this waiver. They may include purchasing your insurance within 10-21 days of your initial trip payment, insuring the full cost of your trip, and being medically able to travel at the time the policy was purchased and goes into effect.



## N NON-COMMERCIAL AIR TRAVEL

There is no coverage for expenses arising from air travel in any aircraft other than a commercial aircraft licensed to carry passengers for hire or a plane being used as an air ambulance. I know it's disappointing we can't fly home private isn't it ☺

Air ambulance services are typically covered IF approved and arranged by the insurer.



## P PREGNANCY

In outbound travel policies, coverage for expenses associated with routine pre-natal or post-natal care are typically excluded, as well as emergency care within a specified number of weeks before or after the expected delivery date. International student, expatriate, and inpatriate policies may include coverage for pregnancies, with or without limitations, if commenced after the effective date of the policy. Certain complications may be excluded.

It is also important to note that many travel insurance providers will insure you up to 26 weeks weeks before your due date but they will not cover after that point nor will they cover any cost for your child being born during the trip.



## P PARTICIPATION IN PROFESSIONAL SPORTS

Most policies exclude expenses arising from participation in professional sports. It is important to note that this is a risk that may be insurable with general market companies as well as specialty companies or the team may already have coverage in place that covers all the players as well.





## P PRE-EXISTING CONDITIONS

A pre-existing condition is any medical condition that you have, that exists prior to your effective date of your travel insurance coverage. Having a pre-existing condition doesn't disqualify you from getting travel insurance, but your pre-existing condition will have to be considered "stable" to receive coverage for a specified period of time before your effective coverage date. It's your responsibility as a certificate holder

to provide us with accurate medical information in your application. You should carefully review your policy to understand the pre-existing condition exclusion and what is and is not considered stable.

The pre-existing period may extend from 30, 60, 90, 180, or 365 days prior to departure date or application date, which can make a significant difference. In most policies, any medical condition that occurs prior to departure will trigger the pre-existing clause. The duration of the look-back period for the medical condition may vary by the type of condition. It may also vary based on the rating classification determined by the answers to a medical questionnaire.

## P PRUDENT PERSON

In addition to the pre-existing conditions exclusion, many policies have an additional exclusion if the insured experienced symptoms that would have caused an ordinarily prudent person to seek medical treatment.



## R RADIOACTIVE OR NUCLEAR EXPOSURE

Expenses incurred from exposure to nuclear reaction or radiation and radioactive, biological, and chemical contamination are excluded.

## S SELF-INFLICTED INJURY

There is no coverage for suicide, attempted suicide, or any other self-inflicted injury. This is a broad exclusion as some company wording is much more restrictive than others. For example it may say something like "Suicide (including any attempt thereat) or self-inflicted injury whether or not you are sane" which leaves little room for debate.



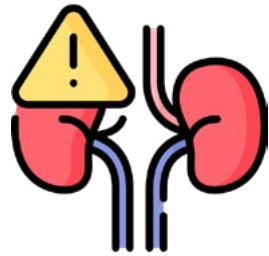
## S SPACE TRAVEL

Space tourism and orbital and sub-orbital flights are a new exclusion in many policies.



## S SPECIFIC CONDITIONS OR DISEASES

Certain infections, syndromes, and diseases are excluded. This varies from company to company and there is not an exhaustive list that is the same across the board.



## S SPECIFIED MEDICAL PROCEDURES

Some policies may entirely exclude cardiac and cataract surgery or other expensive procedures; some may cover them with the prior approval of the insurer; some will not exclude or limit these.



## T TRAVEL ADVISORY

The Government of Canada has four levels of travel advisories:

- Level 1 **Take Usual Precautions**
- Level 2 **Take Special Precautions**
- Level 3 **Avoid Non-Essential Travel**
- Level 4 **Avoid All Travel**



These advisories may apply to an entire country, a specific region within the country, or a town or city. It is up to the insured to confirm if an advisory applies. The coverage for any sickness, injury, or medical condition, or any loss incurred in a specific country, region, or area for which the Government of Canada has issued a travel advisory or formal notice, depends on when the travel advisory is issued:

If the travel advisory is issued before the departure date and advises travelers to avoid non-essential travel or avoid all travel to that specific country, region, or area, there is no coverage should the insured choose to travel.

If the travel advisory is issued after the departure date, coverage is limited to a period of 10 days from the date the travel advisory or formal notice was issued, or to a period that is reasonably necessary to safely evacuate the country, region, or area.

It is important to note that the travel advisory section varies among insurers, and some insurers may not include this section at all. Brokers and agents should review each policy thoroughly when working with applicants to determine the policy that best matches their needs.

Details about travel advisories can be found on the government website at <https://travel.gc.ca/travelling/advisories>

Policies typically have exclusions related to Level 3 or 4 travel advisories. Coverage may be excluded for any claims that occur where the advisory applies or may only be for claims related to the reason for the advisory.

## T TERRORISM

Any act of terrorism is obviously excluded and uninsurable.







## T TRAVEL CONTRARY TO MEDICAL ADVICE

Where, in the opinion of a physician, an existing health condition would likely be worsened by travel, the insured jeopardizes his or her coverage by travelling regardless of the warning.

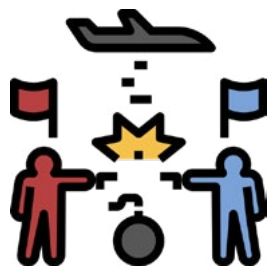
## U UNAPPROVED FACILITY

Care in other than a defined hospital or medical facility is not covered.



## W WAR

Expenses arising from any or all of these perils are excluded: exposure to war (whether declared or not), act of war, riot, civil disorders, military exercises, and willful exposure to peril.



[mrdconsulting.ca](http://mrdconsulting.ca)



# TRAVEL SUPPLEMENT

