

SBC Travel Product Enhancements

Top-Up and Extension

PRODUCT DEFINITION	
Top-up	A medical coverage meant to extend a contract held with another insurance company (credit card, group, etc.) or SBC's own VIP Travel or Group Travel Plans.
Extension	Additional days of coverage purchased to extend and maintain the validity of a SBC contract (Individual, Annual, Top-up) when a trip is prolonged.
Top-up	
Eligibility	<p>Must be purchased before:</p> <ul style="list-style-type: none"> • The date of departure of the trip, if extending an insurance contract held with another insurance company, or, • The date of departure of the trip or the termination date of the other travel coverage, if extending a VIP Travel or Group Travel Plan.
	Same eligibility as Individual / Annual travel product.
Coverage	Same coverage as Emergency Medical Care and 24/7 Travel Assistance benefits. Refer to SBC Travel Product - Coverage / Benefits
Condition	Other insurance carrier may have a clause in their policy that prevents topping up with SBC. The Brokers/CSRs have to communicate this to the customer. Customers have to then confirm if their insurance carrier allows them to purchase a top-up through another carrier. If the carrier doesn't allow top-up from a different company, SBC cannot provide top-up coverage otherwise coverage will be void. This does not apply to SBC VIP Travel or SBC Group Travel Plans.
Extension	
Eligibility	Must be purchased before the expiry date of the original contract. Health condition remains unchanged since the departure date.
Coverage	Identical to original policy.
Conditions	<p>The original period of coverage plus any subsequent extensions may not exceed 365 days.</p> <p>An extension and / or additional extension could be denied if there was a claim incurred under the original period of coverage or any previous extension.</p>