

Client name:

Contract No:

**Applicable:** to persons purchasing the **Visitors to Canada** product  
**Age / Duration:** all ages, any duration  
**Important:** Any incomplete, erroneous or inaccurate statement shall render the travel insurance contract **NULL** and **VOID** in its entirety. The contract holder or sponsor has been informed and states understanding the mentioned clauses. The sponsor, if applicable, has agreed to communicate all information regarding the insurance to the insured persons ..... ☐ Yes     ☐ No

INSURANCE ELIGIBILITY	Answer	
1 - Has your doctor advised you not to travel? .....	<input type="radio"/> Yes	<input type="radio"/> No
2 - Do you suffer from a terminal illness? .....	<input type="radio"/> Yes	<input type="radio"/> No
3 - Do you suffer from kidney failure treated through dialysis? .....	<input type="radio"/> Yes	<input type="radio"/> No
4 - In your life, have you ever been diagnosed with or treated for metastatic cancer? .....	<input type="radio"/> Yes	<input type="radio"/> No
5 - In the past 12 months, have you been diagnosed with, had treatments or taken medication for cancer? .....	<input type="radio"/> Yes	<input type="radio"/> No
6 - Do you suffer from heart failure or cardiomyopathy? .....	<input type="radio"/> Yes	<input type="radio"/> No
7 - Are you waiting for an organ transplant for one or several of the following: kidneys, lungs, liver, heart, bone marrow, pancreas? .....	<input type="radio"/> Yes	<input type="radio"/> No
8 - In the past 24 months, have you used home oxygen or taken cortisone pills for a pulmonary condition? .....	<input type="radio"/> Yes	<input type="radio"/> No
If there is a "YES" to at least one of the questions, the person is ineligible for the Visitors to Canada insurance product		

EXCLUSIONS DUE TO PRE-EXISTING MEDICAL CONDITIONS

A) Excluded medical conditions (people of all ages)

The contract contains exclusions relating to the following pre-existing medical conditions:

1- If a person applying for coverage has undergone one of the procedures mentioned below, or has **suffered\*** or is currently suffering from one of the following **cardiovascular conditions**, all of the following cardiovascular conditions are not covered: angina, angioplasty, aortic aneurysm, bypass surgery, defibrillator, heart attack, heart rhythm disorders (arrhythmia, tachycardia, bradycardia), peripheral vascular problems, valvulopathy.

2- If a person applying for coverage has had a stroke (cerebrovascular accident) or TIA (transient ischemic attack), both of these **neurological conditions** are not covered.

3- If a person applying for coverage has **suffered\*** or is currently suffering from one of the following conditions, all of the following **pulmonary conditions** are not covered: chronic bronchitis, COPD (chronic obstructive pulmonary disease), cystic fibrosis, emphysema.

\* By **suffered**, we mean if, during their lifetime and for one of the listed conditions, a person applying for coverage has already: undergone a procedure, consulted the physician, been diagnosed, been treated, been hospitalized, received a prescription or taken a medication. By suffered, we also mean having received a recommendation for treatment, test, medication or procedure. Ignoring symptoms that could lead to any of the listed conditions also constitutes grounds for exclusion.

All the medical conditions other than the ones stipulated above are subject to the following Notice regarding pre-existing medical conditons.

B) Notice regarding pre-existing medical conditions (other than the ones mentionned in A)

Under the **Emergency medical care** coverage, for an existing illness, injury or health issue to be covered during a trip, the pre-existing medical condition must remain stable for **several months** prior to the effective date of coverage.

**Number of months:** Age 54 and under: **3 months** // Age 55 to 79: **6 months**

For a pre-existing medical condition to be considered stable, it must meet all the following criteria:

1. No new medical diagnosis has been made

2. No new symptoms appeared and there was no worsening or increase in the frequency of existing symptoms

3. No hospitalization has taken place

4. No new medication was prescribed or recommended

5. No change of dosage was made to a medication already prescribed or recommended (dose increased or decreased, or consumption stopped)†

6. No new treatment or medical test is pending or has been prescribed, ongoing or recommended

7. No ongoing treatment has been changed or discontinued

8. No prescribed or recommended treatment, nor medical advice has been ignored

9. Not have required the use of nitroglycerin for any heart condition

Warning! Unstable medical conditions are not covered by the insurance.

The contract holder or sponsor has been informed and states understanding the mentioned clauses. .... ☐ Yes     ☐ No

Sponsor signature:		Relationship to contract holder:	
Contract holder signature:		Date:	
Telephone sale <input type="radio"/> Yes <input type="radio"/> No	Agent name:	Date:	Time:

† We do not consider the following to be a change of dosage in existing medication:

- Routine insulin or Coumadin® adjustment

- Replacement of a medication by an equivalent generic brand if its dosage remains unchanged

- Decrease in dosage of cholesterol medication

- Adjustment to a hormone replacement therapy treatment

- Change in consumption of non-prescribed medication such as: Aspirin®, vitamins, minerals, etc.

- Use of cream or ointment prescribed for skin irritation

You will find the policy regarding *Protection and use of your personal information* in the Blue Cross Visitors to Canada Travel Insurance Policy.