

About the Coverage Options under the: Visitors to Canada Plan from 21st Century Travel Insurance

This overview provides highlights and excerpts about the coverage options with respect to pre-existing medical conditions and one's state of health. **Please refer to the policy wording for the full terms and conditions.**

This plan covers emergency medical services in Canada for incidents of unexpected sickness or injury. Beyond the initial *emergency treatment*, coverage of continuing or follow-up treatment is limited, and is subject to pre-approval by the insurance company.

re: The differences between the **Enhanced**, **Standard**, and **Basic** plans with respect to risk of **unexpected emergency** relating to a pre-existing medical condition:

ENHANCED Plan

Policy holders who qualify for* and purchase the **Enhanced Plan** are covered for an unforeseen emergency relating to a pre-existing medical condition, **provided that** the condition does not fall under the definition of an "Unstable Condition" during the 180 days immediately preceding the policy effective date.

*Applicants age 55 – 85 please see qualification questions in Step 3 on the application form

"unstable condition" means a **pre-existing condition** for which, in the 180 days prior to **your effective date** of insurance, any of the following apply:

- there have been new symptoms or change in symptoms;
- existing symptoms have become more frequent or severe;
- a **physician** has found that the **medical condition** has become worse;
- test findings have shown that the **medical condition** may be getting worse;
- a **physician** has provided, prescribed, or recommended any new medication, or any **change in medication**;
- a **physician** has provided, prescribed, or recommended new **treatment**, or any change in **treatment**;
- a **physician** has provided, prescribed, or recommended any investigative testing, other than regular scheduled maintenance investigations or testing;
- there has been **hospitalization** or referral to a specialist or specialty clinic;
- a **physician** has advised a referral to a specialist or further testing, or there has been testing for which results have not yet been received.

Note: Please note that even under the Enhanced Plan, there is **no** coverage for routine or maintenance care for an existing or chronic medical condition.

STANDARD Plan

Under the **Standard Plan** any expense related directly or indirectly to a “Pre-Existing Medical Condition” that EXISTED in the 180 days prior to the policy effective date is excluded, regardless of how long the condition was stable prior to the policy effective date. **Note:** All other benefits are the same as the Enhanced Plan.

BASIC Plan

Under the **Basic Plan** any expense related directly or indirectly to a “Pre-Existing Medical Condition” that EXISTED AT ANY TIME PRIOR TO THE POLICY EFFECTIVE DATE is excluded, regardless of how long the condition was stable prior to the policy effective date. Under the Basic Plan the benefits regarding emergency medical care for a new sickness or injury are **significantly pared down** relative to the Standard and Enhanced Plans.

In addition to the different pre-existing condition exclusions found in the Enhanced, Standard, and Basic Plan options, the following exclusion regarding one’s state of health applies to all three options:

any sickness, disease, symptom, or **injury**:

- when **you** knew, prior to **your effective date**, that **you** would need or be required to seek **treatment** for that **medical condition** during **your** trip; and/or
- for which, prior to **your effective date**, it was reasonable to expect that **you** would need **treatment** during **your** trip; and/or
- for which future investigation or **treatment** was planned prior to **your effective date**; and/or
- which produced symptoms that would have caused an ordinarily prudent person to seek **treatment** in the 180 days prior to the **effective date**; and/or
- that had caused a **physician** to advise **you** not to travel; and/or
- that presented, recurred or for which **treatment** was received during any temporary return to **your country of origin** during the Coverage Period as is permitted only if **you** are a holder of a multiple-entry visa.

Have questions?

To inquire about this or other insurance solutions email agent@david-cummings.com, or call (604) 228-8816 or toll free in North America call 1-800-818-3188

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