



# A La Carte Travel Insurance

Personalized Travel Insurance — Only pay for the medical conditions that you have!

## 2022-2023 Brochure

Travel Insurance Specialists (TIS)

Serving Canadian travellers for over **25 YEARS**



### Features of the A La Carte plan

30 day stability option if you had a recent medication change (see Option Worksheet Section II. Buy down your pre-existing condition stability period)

Annual Multi-Trip plans up to 62 days per trip are available for most ages

No Top-up Fee

Up to \$5,000,000 of Coverage

A 90 or 180 day pre-existing condition stability period applies based on your answers to the Underwriting Questions

One Simple Rate Table

Standard deductible is US\$50. Buy down your deductible to \$0 for 10 extra points

Annual Multi-Trip plans cover trips In Canada (outside your province or territory)

Available up to Age 94

We accept cancellations and early return refund requests via telephone, mail, email or fax

Worldwide Emergency Medical Assistance 24 hours a day/7 days a week

Direct Payment to Most Hospitals

Excellent Refund Policy

### LIMITED TIME OFFER

PURCHASE BY DECEMBER 22, 2022  
RECEIVE **15% OFF YOUR PREMIUM**  
(see 8 on the Application for Insurance page 3)

### COVID-19 Coverage Details

**A La Carte Travel Insurance** provides up to \$5,000,000 of COVID-19 coverage. This also includes \$2500 (maximum \$200 per day) for COVID-19 related expenses due to quarantine from a positive COVID-19 test outside of Canada.

COVID-19 coverage is included for cruises provided you are Fully COVID-19 Vaccinated.

If you are not Fully COVID-19 Vaccinated as defined below, add 10% to your premium subtotal.

**Fully COVID-19 Vaccinated:** means at least two weeks prior to your departure date, you have had the second shot of a Canadian government approved 2-dose COVID-19 vaccine, or the single shot of a Canadian government approved single-dose COVID-19 vaccine. Proof of vaccination(s) is required at claim time if requested.

NOTE: For emergency medical services not related to COVID-19, the maximum coverage limit is \$5,000,000.

### Reviewing and purchasing the A La Carte plan is easy and convenient!

We can send you the A La Carte Travel Insurance application, brochure and policy by **mail, fax** or **email**.

They can also be viewed and downloaded directly from our **www.tis.ca** website.

For your convenience, A La Carte Travel Insurance can be **purchased online** and the premium paid for with VISA or MasterCard.

Your policy, tax receipt and wallet cards can then be printed right away. This is the simplest way to buy your insurance.

If you have a quote from another plan, we may be able to offer you a lower price. **Call us.**

Rates can change at anytime without notice.

## www.tis.ca

### Questions?

BC, AB, SK: **1-888-694-6666** QC: **1-888-830-6760** ON, MB, Rest of Canada: **1-800-563-0314**  
Email: **info@tis.ca** Web: **www.tis.ca**

# A La Carte Travel Insurance

Created by Travel Insurance Specialists

## Instructions on How to Calculate the Premium for each Applicant

- Complete page 2 of the Application for Insurance by following steps 1 and 2 on page 4. Add up the total score and copy it to line 5 **FACTOR** in Section 3 – Premium Calculation on page 3 of the Application for Insurance.
- Calculate your age at the Departure Date from Canada.
- For Single Trips, using the correct age range in the Base Rate Tables, follow down the column until you come to the Day Band for the number of Days you require coverage.
- Use the base premium rate—based on your age and the number of days you require coverage for – to enter in line 2 of Section 3 – Premium Calculation.
- For our Annual Multi-Trip Plan, check the box indicating the number of days you wish to purchase. Put the corresponding premium from the Annual Multi-Trip Plan Base Rate Tables in line 1 of Section 3 – Premium Calculation.
- Add the amounts from lines 1 and 2 and enter the result in line 3 Annual Multi-Trip and Single Trip Base Premium SUBTOTAL of Section 3 – Premium Calculation.
- If you are not Fully COVID-19 Vaccinated prior to departing on your trip, add 10% of your Base Premium SUBTOTAL from line 3 and enter it in line 4.
- Premium SUBTOTAL: Add the amounts from lines 3 and 4.
- For each Applicant's premium, multiply line 6 x line 5 and enter the result in line 7.
- If purchasing by December 22, 2022 multiply line 7 by 15% and enter the result in line 8.
- APPLICANT TOTAL AFTER DISCOUNT: Subtract line 8 from line 7 and enter the result in line 9.

Each applicant must read, sign and date the Application for Insurance at the bottom of page 3. Mail or fax the completed Application for Insurance (see #5 on page 4) with the required premium.

### Refunds

- Contact Travel Insurance Specialists at **1-800-563-0314**.
- If you return early from your trip, you may qualify for a refund if you have not had a claim. Early return refunds will be calculated based on the premium paid, the date you enter Canada and the Day Bands as per the Rate Tables. If the total trip length still falls within the same day band, there is no refund. Refunds are subject to a fee of \$20 per person.
- Annual Multi-Trip Plan premiums and premiums for any extension(s) are not refundable.

### Extension of Coverage

If you choose to extend your trip beyond the A La Carte Travel Insurance policy expiry date, you must contact Travel Insurance Specialists at 1-800-563-0314 or 905-830-2928 (collect) at least ten(10) days prior to the policy expiry date and pay any required additional premium. You must remain eligible for coverage under all sections of the A La Carte Travel Insurance policy and a claim must not have been reported, incurred or paid.

Any new medical conditions present on the date you apply for an extension of coverage will not be covered under the extension. We calculate extension premiums by using the current Base Rate Tables for the total trip length less the premium you have paid and multiplied by your Score. There will be a \$15 per person risk premium added to this result. A minimum premium of \$30 per person applies to each extension. Please see the A La Carte Travel Insurance policy for Extension details.

**IMPORTANT:** These documents are not your policy. We will send your policy, wallet cards and a receipt once your Application for Insurance has been accepted and your premium has been processed. **This insurance covers treatment required only as a result of a medical Emergency and has other terms, conditions, limitations and exclusions which may affect your coverage. For a full description, see the policy.**

# Base Rate Tables 2022–2023

THE MINIMUM PREMIUM IS \$20 PER PERSON

## SINGLE TRIP PLAN

DAY BANDS	AGE								
	1-55	56-60	61-66	67-71	72-76	77-80	81-85	86-89	90-94
1 to 2	\$30	\$33	\$34	\$55	\$63	\$94	\$151	\$205	\$227
3 to 5	34	43	44	66	80	117	188	258	282
6 to 10	45	56	56	89	107	155	251	343	379
11 to 15	56	70	79	123	151	218	352	484	538
16 to 20	79	86	106	165	203	291	472	649	731
21 to 25	97	104	129	198	247	361	592	808	904
26 to 30	119	128	154	240	293	437	709	975	1,089
31 to 35	134	149	181	277	347	507	831	1,142	1,277
36 to 40	163	179	203	321	392	582	954	1,317	1,467
41 to 45	180	197	238	364	445	657	1,076	1,491	1,663
46 to 50	203	216	255	399	488	731	1,203	1,667	1,854
51 to 55	216	247	285	444	545	801	1,335	1,838	2,051
56 to 60	239	262	309	475	593	882	1,456	2,016	2,248
61 to 65	261	289	335	522	617	952	1,588	2,195	2,452
66 to 70	284	309	366	563	668	1,033	1,714	2,379	2,654
71 to 75	303	332	389	605	714	1,103	1,847	2,558	2,852
76 to 80	332	356	418	654	763	1,177	1,977	2,751	3,060
81 to 85	352	384	458	694	817	1,266	2,115	2,931	3,269
86 to 90	376	401	492	737	865	1,345	2,248	3,123	3,479
91 to 95	392	428	535	776	959	1,424	2,292	3,313	3,688
96 to 100	421	457	561	819	1,018	1,502	2,419	3,502	3,906
101 to 105	444	486	590	861	1,073	1,578	2,555	3,700	4,123
106 to 110	483	519	618	910	1,126	1,654	2,686	3,891	4,338
111 to 115	501	553	661	947	1,149	1,737	2,823	4,091	4,558
116 to 120	520	584	706	995	1,199	1,810	2,957	4,285	4,781
121 to 125	545	615	758	1,039	1,281	1,987	3,175	4,608	5,136
126 to 130	570	645	803	1,083	1,347	2,073	3,319	4,818	5,369
131 to 135	594	677	855	1,129	1,408	2,156	3,459	5,027	5,604
136 to 140	611	701	905	1,176	1,458	2,240	3,606	5,237	5,838
141 to 145	635	730	943	1,219	1,512	2,322	3,746	5,453	6,077
146 to 150	655	763	978	1,260	1,563	2,406	3,891	5,661	6,314
151 to 155	683	789	1,018	1,309	1,701	2,493	4,042	5,881	6,554
156 to 160	698	816	1,055	1,354	1,763	2,574	4,189	6,101	6,801
161 to 165	720	845	1,089	1,403	1,815	2,639	4,334	6,319	7,046
166 to 170	742	867	1,126	1,439	1,919	2,693	4,549	6,629	7,386
171 to 175	765	904	1,163	1,486	2,028	2,751	4,631	6,729	7,646
176 to 183	798	952	1,223	1,563	2,096	2,853	4,698	6,772	8,027
184 +	For trips of other durations, please call for rates								

## Annual Multi-Trip Plan

Coverage outside Canada and outside your Province of residence

AGE:	1-55	56-60	61-66	67-71	72-76	77-80	81-85	86-89	90-94
8 Day Plan	\$107	\$111	\$119	\$163	\$202	\$347	\$507	N/A	N/A
16 Day Plan	128	133	147	184	228	407	737	N/A	N/A
32 Day Plan	234	257	273	349	425	785	1,300	N/A	N/A
62 Day Plan	504	552	584	747	917	N/A	N/A	N/A	N/A

**PREMIUMS CAN BE CHANGED AT ANY TIME WITHOUT NOTICE UNLESS YOU HAVE PAID THE REQUIRED PREMIUM IN ADVANCE.**

**You can also purchase A La Carte online!**

**NOTE:** Any words that are italicized and underlined refer to defined terms. **Definitions** for these terms are found on page 4 of the Application for Insurance.



Created by Travel Insurance Specialists

Underwritten by: Industrial Alliance Insurance and Financial Services Inc.

Policy # **ALC**

### APPLICANT 1

### APPLICANT INFORMATION

### APPLICANT 2

Last name <small>(Names must be the same as on your health card)</small>		Last name <small>(Names must be the same as on your health card)</small>	
First name	Middle name	First name	Middle name
Address in Canada for Applicant 1			
Street		City	Province
Postal Code			
Date of Birth	Government Health Plan # & version code	Date of Birth	Government Health Plan # & version code
dd mm yy		dd mm yy	
Phone/Cell #	E-mail address (if any)	Phone/Cell #	E-mail address (if any)
Family Doctor		Family Doctor	
Name	Phone	Name	Phone

To help you complete this Application for Insurance, see the Instructions on page 4.



Out of Country Address (if unknown give city/state)		
Street		
City	State	Zip Code
Phone		
Emergency Contact in Canada (relative or friend)		
Name	Phone	

## Section 1 – ELIGIBILITY REQUIREMENTS

QUESTIONS? CALL US — Email [info@tis.ca](mailto:info@tis.ca)

You must meet the Eligibility Requirements below any time you depart Canada on a Single Trip Plan or depart your province or territory of residence on an Annual Multi-Trip Plan to be eligible for coverage under this policy.

You are eligible for coverage if:

- In the past 6 months you have not:
  - been hospitalized for 24 or more consecutive hours for any of the following:
    - a Cerebral Vascular Accident (CVA, stroke) or Transient Ischemic Attack (TIA, mini-stroke);
    - a **heart condition**;
    - blood clot(s); or
    - a **lung condition**;
  - received **treatment** for metastatic cancer;
  - been diagnosed with **or** received **treatment** for **or** taken **medication** for a terminal illness;
  - had or used home oxygen (including an oxygen concentrator) for a **lung condition**; or
  - required dialysis.
- You have not:
  - had your most recent coronary artery by-pass, coronary angioplasty or stent insertion more than 20 years ago;
  - had a coronary angioplasty or stent insertion in the past 6 months;
  - had any aneurysm that has not been surgically repaired or any dilation of the aorta;
  - in the past 5 years, received **treatment** for or taken **medication** for Congestive Heart Failure (CHF);
  - in the past 5 years, received **treatment** for or taken **medication** for Cardiomyopathy with a Grade IV ventricle or a ventricular ejection fraction of 20% or less;
  - been advised by any physician that travelling on your trip would be medically unsafe or that you should not travel on your trip; or
  - had a diagnosis of Amyotrophic Lateral Sclerosis (ALS, Lou Gehrig's disease).

**Acceptance Statement:** You are eligible for coverage under the A La Carte Travel Insurance policy if you meet all the requirements above on the **departure date** of any trip.

## Section 2 – BASIC EMERGENCY MEDICAL COVERAGE INCLUDES AMOUNTS UP TO:

<b>EMERGENCY MEDICAL SERVICES</b> including COVID-19 coverage .....	\$5,000,000	Vehicle Return.....	\$2,500
<b>Emergency</b> Paramedical/Professional Services.....	\$250 per practitioner	<b>Emergency</b> Evacuation & Repatriation.....	Eligible Expenses
<b>Emergency</b> Ambulance Transportation.....	Eligible Expenses	Major Event Return Home .....	\$3,000 per person
<b>Emergency</b> Dental Due to Accidental Blow to the Mouth .....	\$2,000	Subsistence Allowance .....	\$1,500 per person
<b>Emergency</b> Relief of Dental Pain .....	\$300	Expenses Related to your Death .....	\$5,000 per person
Removal of a Cast or Stitches after an <b>Emergency</b> .....	\$300	Bedside Companion Travel.....	Eligible Expenses
Child Return under your care .....	Eligible Expenses	24 Hour Worldwide <b>Emergency</b> Medical Assistance	

See the policy at [www.tis.ca](http://www.tis.ca) for full details.

**NOTE: All premiums, benefits, and limits are quoted in Canadian currency unless otherwise specified.**

Questions? BC, AB, SK: 1-888-694-6666 QC: 1-888-830-6760 ON, MB, Rest of Canada: 1-800-563-0314

Email: [info@tis.ca](mailto:info@tis.ca) Web: [www.tis.ca](http://www.tis.ca)

# A La Carte OPTION WORKSHEET 2022-2023 Season

Questions? Call Us  
Email: info@tis.ca Web: www.tis.ca

**IMPORTANT:** Each applicant must meet all the eligibility requirements contained in Section 1 - Eligibility Requirements on page 1 of this Application for Insurance. If you do not meet these Eligibility Requirements or your health changes on or prior to the departure date of any trip which makes you no longer eligible for this insurance, **you must call** Travel Insurance Specialists.

**NOTE:** Any words that are italicized and underlined refer to defined terms. **Definitions** for these terms are found on **page 4** of this Application for Insurance. ***This worksheet must be completed by each applicant.***

If **FAXING** this application, enter your **policy number** below:

**ALC**

APPLICANT 1 Score	APPLICANT 2 Score
First Name:	First Name:

**For the completion of I. & II., if you are unsure of your medical history or conditions, check with your doctor.**

**I. UNDERWRITING QUESTIONS** (this section must be completed by each applicant)  
Use your date of application when completing these questions. If any of your answers change prior to your departure date, you must contact Travel Insurance Specialists to adjust your Score and Premium.

If your answer is "YES" to any of the questions in Sections I. (A. – G.) or you select option(s) in II, and III, you must **CHECK** that box and **ADD** the point value of the question to your Score.

<b>A. Have you ever, received <u>treatment</u> for, been prescribed or taken <u>medication</u> for, or had a diagnosis of:</b>		
1) a <u>heart condition</u> ?	<input type="checkbox"/> + 95	<input type="checkbox"/> + 95
2) a Cerebral Vascular Accident (CVA, stroke)?	<input type="checkbox"/> + 60	<input type="checkbox"/> + 60
3) Peripheral Vascular Disease [PVD] (excluding varicose veins and venous stasis)?	<input type="checkbox"/> + 75	<input type="checkbox"/> + 75
4) carotid artery stenosis of 50% or more [narrowing, blockage or clogging of any blood vessel(s) in the neck]?	<input type="checkbox"/> + 75	<input type="checkbox"/> + 75
<b>B. In the 12 months prior to your departure date, have you received <u>treatment</u> for, been prescribed or taken <u>medication</u> for, or had a diagnosis of:</b>		
1) Transient Ischemic Attack (TIA, mini-stroke)?	<input type="checkbox"/> + 35	<input type="checkbox"/> + 35
2) diabetes requiring oral <u>medication</u> ?	<input type="checkbox"/> + 30	<input type="checkbox"/> + 30
3) diabetes requiring insulin (or any other injectable <u>medication</u> required to control diabetes)?	<input type="checkbox"/> + 70	<input type="checkbox"/> + 70
4) leukemia, cancer requiring surgery (includes a positive biopsy), chemotherapy, radiation and/or laser therapy (excludes basal cell carcinoma, hormone replacement therapy (such as Tamoxifen), removal of skin lesions or squamous cell carcinoma)?	<input type="checkbox"/> + 45	<input type="checkbox"/> + 45
5) dementia (includes Alzheimer's disease)?	<input type="checkbox"/> + 50	<input type="checkbox"/> + 50
6) a <u>bowel condition</u> or gastrointestinal bleed?	<input type="checkbox"/> + 30	<input type="checkbox"/> + 30
7) a <u>lung condition</u> ?	<input type="checkbox"/> + 50	<input type="checkbox"/> + 50
8) 2 or more episodes of a Urinary Tract Infection (UTI)?	<input type="checkbox"/> + 25	<input type="checkbox"/> + 25
9) Stage IV Kidney (renal) Failure?	<input type="checkbox"/> + 50	<input type="checkbox"/> + 50
10) kidney stone(s) [unless the stone(s) are no longer present]?	<input type="checkbox"/> + 20	<input type="checkbox"/> + 20
11) gallstone(s) [unless the gallstone(s) have been removed], or pancreatitis?	<input type="checkbox"/> + 20	<input type="checkbox"/> + 20
12) Parkinson's Disease, Muscular Dystrophy, Cerebral Palsy, Myasthenia Gravis or Multiple Sclerosis?	<input type="checkbox"/> + 75	<input type="checkbox"/> + 75
13) a <u>liver condition</u> ?	<input type="checkbox"/> + 20	<input type="checkbox"/> + 20
14) blood clot(s) (do not count the use of a blood thinner for up to 60 days for preventative purposes following hip or knee surgery)?	<input type="checkbox"/> + 50	<input type="checkbox"/> + 50
<b>C. In the 12 months prior to your departure date, have you been prescribed or taken:</b>		
1) 3 or more <u>medications</u> that modify your blood pressure?	<input type="checkbox"/> + 35	<input type="checkbox"/> + 35
2) Prednisone (includes equivalent steroid <u>medication</u> ) in pill form for a <u>lung condition</u> for more than 21 consecutive days?	<input type="checkbox"/> + 45	<input type="checkbox"/> + 45
3) Lasix (Novo-Semide/Furosemide) for any reason for more than 21 consecutive days?	<input type="checkbox"/> + 45	<input type="checkbox"/> + 45
<b>D. Have you had your most recent coronary artery by-pass, coronary angioplasty or stent insertion over 15 years and up to 20 years ago?</b>	<input type="checkbox"/> + 75	<input type="checkbox"/> + 75
<b>E. Have you, in the past 12 months, been a resident in a long-term care facility or in an assisted living facility where you were helped with any of the activities of daily living (bathing, eating, using a toilet, taking <u>medication</u> or getting into or out of a chair or bed)?</b>	<input type="checkbox"/> + 100	<input type="checkbox"/> + 100
<b>F. At any time in the 24 months prior to your departure date, have you used any tobacco products?</b>	<input type="checkbox"/> + 20	<input type="checkbox"/> + 20
<b>G. Was your last <u>complete medical examination</u> more than 24 months prior to your departure date?</b>	<input type="checkbox"/> + 30	<input type="checkbox"/> + 30

<b>II. BUY DOWN YOUR <u>PRE-EXISTING CONDITION STABILITY PERIOD</u></b> You qualify for a <u>pre-existing condition stability</u> period of <b>90 days</b> prior to any departure date unless you have answered YES to any of the questions in Section I., A, B, C, D or E above, in which case, your <u>pre-existing condition stability</u> period will be the <b>180 days</b> prior to any departure date. ♦ Reduce your <u>pre-existing condition stability</u> period from <b>180 days</b> to <b>90 days</b> prior to any departure date. ♦ If you had a replacement, elimination or an increase/decrease in dosage or frequency of a <u>medication</u> that does not treat a <u>heart condition</u> or a <u>lung condition</u> , and was prescribed more than <b>90 days</b> prior to your departure date, you can reduce the <u>stability</u> period for the medical condition that the <u>medication</u> treats to <b>30 days</b> prior to any departure date.	<input type="checkbox"/> + 25	<input type="checkbox"/> + 25
	<input type="checkbox"/> + 30	<input type="checkbox"/> + 30

<b>III. CHANGE YOUR DEDUCTIBLE</b> All deductible amounts are in U.S. dollars (US\$) Standard is US\$50. ♦ For \$0 Deductible ♦ Choose a higher deductible for a reduction to your premium by indicating the point value for your chosen deductible to subtract at the right: <b>US\$250 – 5    US\$500 – 10    US\$1,000 – 15    US\$5,000 – 30    US\$10,000 – 40    &gt;&gt;&gt;&gt;&gt;</b>	<input type="checkbox"/> + 10	<input type="checkbox"/> + 10
	<input type="checkbox"/> - _____	<input type="checkbox"/> - _____

<b>BASIC COVERAGE</b> for claims is <b>\$5,000,000 maximum.</b> See the COVID-19 Coverage Details on the front of the brochure. >>>>>	<input checked="" type="checkbox"/> + 100	<input checked="" type="checkbox"/> + 100
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<b>Add up the total(s) of points for your choices and enter it in the score box(es) to the right.</b> Your total(s) <b>MUST</b> include the 100 points for coverage.	Applicant 1 Score	Applicant 2 Score

TRANSFER EACH APPLICANT'S SCORE TO LINE 5 ON PAGE 3

## Section 3 - Premium Calculation

dd mm yy			<b>Departure Date from Canada</b> (The day you leave Canada)			dd mm yy		
dd mm yy			<b>Date Coverage Begins (Policy Effective Date)</b> (If "topping-up", this is the day after your other coverage ends)			dd mm yy		
dd mm yy			<b>Date Coverage Ends (Policy Expiry Date)</b> (Must be before <b>September 30, 2023</b> for single trips)			dd mm yy		
Coverage for _____ days			<b>Total Number of Single Trip Plan Days Required</b> (Count both the Date Coverage Begins and the Date Coverage Ends)			Coverage for _____ days		
8 Day <input type="checkbox"/> 16 Day <input type="checkbox"/> 32 Day <input type="checkbox"/> 62 Day <input type="checkbox"/>			<b>Annual Multi-Trip Plan Selected</b> (check one if applicable)			8 Day <input type="checkbox"/> 16 Day <input type="checkbox"/> 32 Day <input type="checkbox"/> 62 Day <input type="checkbox"/>		
dd mm yy			<b>Annual Multi-Trip Plan Effective Date</b> (Must be before <b>July 31, 2023</b> ) Note: The Annual Multi-Trip Plan cannot be used to top-up another plan			dd mm yy		
① \$	<b>Annual Multi-Trip Plan Premium - Use rate from Annual Multi-Trip Base Rate Tables</b>						① \$	
② \$	<b>Single Trip Plan rate from the Base Rate Tables</b>						② \$	
③ \$	<b>Annual Multi-Trip and Single Trip Base Premium SUBTOTAL: Add the amounts from lines ① + ②</b>						③ \$	
④ \$	<b>If you are not Fully COVID-19 Vaccinated prior to departing on your trip, add 10% of line ③</b>						④ \$	
⑤	<b>FACTOR: SCORE</b> (shown at the bottom of page 2) ÷ 100						⑤	
⑥ \$	<b>Premium SUBTOTAL: Add the amounts from lines ③ + ④</b>						⑥ \$	
⑦ \$	<b>APPLICANT TOTAL: Premium SUBTOTAL ⑥ × FACTOR ⑤</b>						⑦ \$	
⑧ \$	<b>Limited Time Offer: Take 15% off until December 22, 2022. Enter 15% of line ⑦ in line ⑧</b>						⑧ \$	
⑨ \$	<b>APPLICANT TOTAL AFTER DISCOUNT: APPLICANT TOTAL ⑦ minus Limited Time Offer ⑧</b>						⑨ \$	

Applicant 1 &amp; 2 Total After Discount = \$

Make cheques payable to: Travel Insurance Specialists or complete →

Visa or Mastercard

Card # \_\_\_\_\_

3 Digit Code: \_\_\_\_\_ Expiry Date Month \_\_\_\_\_ Year \_\_\_\_\_

## Section 4 - Declaration and Authorization

I am applying for A La Carte Travel Insurance (ALC), underwritten by Industrial Alliance Insurance and Financial Services Inc. (IA). I understand that this insurance can only be applied for prior to my leaving Canada. If I am paying for this insurance by credit card, I authorize this transaction to be charged to my credit card.

I understand that the Brochure and Application for Insurance (including the Eligibility Requirements) form part of the policy and they are all material to the risk and consideration for the insurance for which I am applying. I declare that all the information provided on this application is true and complete. I understand that if any material information necessary to complete this application is not disclosed, IA will void my policy coverage and I will not be covered for any benefits under the policy. Where I was unsure of my medical condition(s), as it pertains to this application for insurance, I consulted with my physician. I understand that in applying for coverage under the ALC policy it is my responsibility to be aware of all my **medications** and their purpose(s), as well as any medical conditions I have had or presently have. I understand that no statement made by me or any agent prior to or at the time of my application for insurance will be considered valid unless such statement has been documented and submitted in writing and accepted by IA prior to the completion of this application. If I am responsible for the payment of any deductible or found to be not eligible for this insurance under any section of the Application for Insurance or the policy, IA has the right to collect from me any monies paid out on my behalf.

I understand that the insurance applied for will not become effective unless the required premium and a signed (including any electronic signature) and dated copy of this application has been received by Travel Insurance Specialists (TIS). In the event that this application is not accepted for any reason, I will receive a full refund. I understand that all terms, conditions, limitations and exclusions in the ALC policy will apply and that only medical **emergencies** will be covered under this insurance. IA may use agents, brokers and service providers to collect, use, store and/or process personal information and personal health information on its behalf, and such information may be transferred to these entities for the purposes described herein. Personal information or personal health information may be collected, used, disclosed, transferred, stored or processed outside of Canada and may therefore be subject to legal requirements in such foreign countries. According to the Canadian PIPEDA (Personal Information Protection and Electronic Documents Act) and U.S. HIPAA (Health Insurance Portability and Accountability Act) Privacy Practices, this authorization remains valid until any claim pending or disputed under an ALC policy issued as a result of this application is settled unless an applicable law specifies a shorter period, in which case it would expire within the period applicable under that law. I understand that my personal historical medical records may be requested as far back as needed to satisfy the terms and conditions of the ALC policy. This will remain valid as long as there is a claim or dispute reported to IA. A copy or facsimile copy of this application and Declaration and Authorization shall be as valid as the original. I hereby appoint my spouse, my blood relation if travelling with me, or my substitute decision maker, to act on my behalf in the event that, because of a medical condition, I am unable to make the necessary decisions with respect to my health status.

Should I have a claim, I authorize any physician, hospital, pharmacy or other medical provider who has attended or examined me to release to and exchange with the Emergency Assistance Company or its representatives any and all information regarding my medical history, symptoms, **treatment**, examination or diagnosis for the purpose of administering the insurance, assessing the underwriting risk and reviewing any claim. The information contained in any of my medical records, including any results from investigative testing, will be the basis for assessing the validity of my policy coverage and any claim made. In the event that all required documents are not provided to the Emergency Assistance Company within 6 months following the date of loss, I understand that my claim file will be closed.

If this Declaration and Authorization is revoked, then no claim will be considered until after the Declaration and Authorization is reinstated.

I understand that any change in my health status or **medication** between the date I complete this application and the departure date of any trip which makes me no longer eligible (as per Section 1 - Eligibility Requirements on page 1) for this policy, or which would result in a change to my answer(s) to I. Underwriting Questions on page 2 of the Option Worksheet, or would change the **stability** status of a **pre-existing condition** (other than a **minor ailment**), constitutes a material change to my policy and I must notify TIS.

I understand that if I do not contact TIS regarding a material change in my health status or **medication**, any claim may be denied and my policy coverage may be voided.

Applicant 1 signature (sign on line above)

Date

Applicant 2 signature (sign on line above)

Date

**IMPORTANT NOTE: Each applicant must read, sign and date the Declaration and Authorization above.**

**NOTE: All premiums, benefits, and limits are quoted in Canadian currency unless otherwise specified**

**1** Each Applicant must meet all the requirements as stated in Section 1 – Eligibility Requirements of this Application for Insurance (see page 1) in order to continue with the Option Worksheet. If you are unsure of your medical history or conditions, contact your doctor.

**2** Complete the Option Worksheet on page 2 of this application **ONLY IF YOU ARE ELIGIBLE.**

Each section on the Option Worksheet from **I** to **III** has check off boxes that are assigned a specific number of points. Simply check off the boxes that apply to you, add the corresponding point value to your score and after completion, add up the score points and put your total (including the 100 points for the basic coverage) in the score box at the bottom of the Option Worksheet for each applicant.

**Underwriting Questions (Each applicant must complete this section)** For full details, see **I.** on page 2.

These questions must be answered to further assess your lifestyle and medical history. **If you are unsure of your medical history or conditions, contact your doctor.**

**Buy down your Pre-existing Condition Stability Period —** For full details, see **II.** on page 2.

You qualify for a pre-existing condition stability period of **90 or 180 days** prior to any departure date.

If you had a replacement, elimination or an increase/decrease in dosage or frequency of a medication that does not treat a heart condition or a lung condition that was prescribed more than **90 days** prior to your departure date, you can reduce the stability period for the medical condition that the medication treats to **30 days** prior to any departure date. (add 30 points)

**Deductible Options —** For full details, see **III.** on page 2.

The A La Carte Travel Insurance policy has a **US\$50** standard deductible per claim.

**3** Calculate your Premium on page 3 of this application

Follow the instructions on the back of the 2022-2023 Brochure carefully in order to calculate each applicant's premium and don't forget to fill in your important trip and coverage dates in Section 3, page 3 of this Application for Insurance.

**4** Each applicant **MUST READ, SIGN and DATE** the Declaration and Authorization at the bottom of page 3

Once you have calculated your premium, please read the Declaration and Authorization carefully — **Section 4 on page 3.** If you agree with the statements, each applicant must sign and indicate the date of your signature at the bottom of page 3.

**5** Fill in everything required for each Applicant on page 1 - Applicant Information, page 2 - Option Worksheet and page 3, section 3 - Premium Calculation. Send us your completed Application for Insurance along with the required premium to the appropriate address below.

**MAIL: TRAVEL INSURANCE SPECIALISTS**

**BC, AB, SK:**

PO Box 3028  
Mission, BC V2V 4J3

**Fax: 1-866-311-1181**

**QC:**

PO Box 4648  
Rawdon, QC J0K 1S0

**Fax: 1-877-662-8686**

**ON, MB, Rest of Canada:**

PO Box 93060  
Newmarket, ON L3Y 8K3

**Fax : 1-800-465-1672**

**EMAIL: info@tis.ca**

**These documents are not your policy.** We will send your policy, wallet cards and a receipt, once your Application for Insurance has been accepted and your premium has been processed, or visit [www.tis.ca](http://www.tis.ca) to download the policy.

**IMPORTANT: You must notify the Emergency Assistance Company shown on your wallet cards within 24 hours of any claim for medical or dental treatment (even if the amount of the claim is below your deductible).** Failure to do so will result in you being responsible for **50%** of any eligible expenses and the maximum liability under this policy will be limited to \$25,000. You must call the **Emergency Assistance Company** shown on your wallet cards unless your condition prevents you from calling. You must call as soon as medically possible or have someone call on your behalf.

**Definitions**

(This is a partial list of definitions. For a complete list of definitions, please refer to the definition section of the policy once you receive it.)

**bowel condition:** includes ulcerative colitis, Crohn's disease, diverticulitis, bowel obstruction, bowel surgery, chronic constipation, Irritable Bowel Syndrome (IBS).

**chronic:** means a medical condition that continues, persists, is episodic or recurrent over an extended period of time. This condition is usually long lasting and does not easily or quickly resolve itself.

**complete medical examination:** means that you have visited or consulted by telephone a licensed physician or licensed medical practitioner where your medical history was updated, any symptoms were diagnosed and any test(s) requested or proposed were completed and you are aware of the results of such test(s).

**emergency or emergencies:** means an unforeseen mental or emotional disorder that requires admission to a hospital, sickness or accidental injury which occurs during your trip and requires immediate treatment to prevent or alleviate existing danger to life or health. An emergency no longer exists when the medical evidence indicates that you are no longer receiving emergent medical care and are able to be discharged from the medical facility.

**heart condition:** includes (i) abnormal heart rhythm (include arrhythmia, atrial fibrillation or irregular heartbeat); (ii) pacemaker or defibrillator insertion or replacement; (iii) heart attack (myocardial infarction); (iv) heart transplant; (v) coronary artery disease (including angina); (vi) coronary angioplasty or stent insertion; (vii) coronary artery by-pass; (viii) heart valve disease (include any regurgitation or stenosis (moderate or severe)); (ix) abnormal heart murmur; (x) pericarditis; or (xi) cardiomyopathy.

**liver condition:** includes Hepatitis C or Cirrhosis.

**lung condition:** includes Chronic Obstructive Pulmonary Disease (COPD), chronic bronchitis, emphysema, interstitial lung disease, pulmonary fibrosis, asbestosis, sarcoidosis, lung surgery or chronic asthma. (This does not include seasonal allergies or a minor ailment).

**medication:** means any prescribed drug (whether filled or not) or remedy used in the

treatment of disease and the maintenance of health, including new prescriptions, any renewal(s) or refill, insulin, or nitroglycerine (in any form, with or without a prescription). It does not include other drugs and remedies obtained without a prescription, including aspirin (or equivalent), vitamins, minerals and hormone replacement (or therapy).

**minor ailment:** means a non-chronic viral or bacterial infection (except for any condition requiring the use of Prednisone or equivalent steroid medication in pill form) which does not require hospitalization, surgery or more than one follow-up consultation to any medical provider beyond the initial assessment and includes the use of no more than 2 medications for a maximum of 30 days.

**pre-existing condition:** means a medical condition (other than a minor ailment) for which treatment has been taken or received, or which exhibited symptoms prior to any Departure Date and includes a medically recognized complication or recurrence of a medical condition.

**stable or stability:** means the medical condition is not worsening and there has been no alteration in any medication (including a new prescription) for the condition or in its usage or in its dosage, a physician has not received any test results indicating a deterioration of your medical condition, you have not been advised by a physician that you should have a surgical procedure, nor has there been any alteration in treatment prescribed or recommended by a physician or received within the pre-existing condition time period you qualify for or have chosen. The following are **not considered** alterations or changes in medication: the change from a brand named medication to a generic brand medication provided the usage or dosage has not changed; the dosage changes of the regulatory medication insulin or Coumadin, Warfarin, Pradaxa, Pradax or Dabigatran.

**treatment, treat or treated:** means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician or other licensed medical practitioner, including but not limited to prescribed medication, investigative testing, hospitalization, surgery or recommended action that is related to the condition.

Questions?

BC, AB, SK: **1-888-694-6666**

QC: **1-888-830-6760**

ON, MB, Rest of Canada: **1-800-563-0314**

Email: [info@tis.ca](mailto:info@tis.ca) Web: [www.tis.ca](http://www.tis.ca)