

# Travel Underwriters Travel Insurance

## Terms and Conditions

### Applicable to all coverages

1. The applicant(s) has not departed yet from his/her/their province of ordinary residence.
2. The eligibility requirements for the plan applied for are material to the risk for which insurance is sought. If the applicant(s) does not meet the eligibility requirements for the plan selected, or if there is any misrepresentation or concealment of or failure to disclose any facts which are the subject of the application form, there shall be no insurance coverage provided.
3. The applicant(s) is aware that this insurance covers only Emergencies (as defined in the policy booklet) and may not cover expenses incurred after an insured person is able to travel home for treatment. The applicant(s) is aware that Pre-existing Conditions (as defined in the policy booklet) are excluded in some circumstances and that further details are provided the policy booklet.
4. In the event of a claim which may require or result in hospitalization, call OneWorld Assist Inc.. immediately, toll-free.

From Canada & USA call: 1-800-663-0399  
From Mexico: 001-800-514-9976  
Outside North America and Mexico: 800-663-00399\*\*

\*\*To use this Global Toll-Free service, first dial the international access code for the country you are in, then enter the 11-digit toll-free number as shown above. Service not available in all countries. If you encounter problems using this service, please call us collect 604-278-4108.

5. The applicant(s) hereby authorizes any hospital, physician or other person or organization that has records or knowledge of the applicant's health or medical history to provide that information to the Company (as defined in the policy booklet) and OneWorld Assist Inc. and the applicant(s) authorize the Company and OneWorld Assist Inc. to use and disclose that information to determine whether any claim that may be made is covered by this policy or by another plan or policy.
6. **Applicable to Accident Only coverage.** The applicant(s) understands that if the Accident Only option is selected, expenses arising from Sickness (as defined in the policy booklet) will not be covered.
7. **Deductible Declaration.**  
Applicable to HMA, HMS or HMX : the applicant(s) understands that there is a \$250 USD deductible unless the applicant(s) pays the deductible surcharge.  
Applicable to VIS: the applicant(s) understands that there is a \$100 CAD deductible unless the applicant(s) pays the deductible surcharge.  
Applicable to CAR: the applicant(s) understands that there is a \$100 CAD deductible.

### Applicable to Visitors to Canada

8. The applicant(s) has not seen a doctor nor been to the hospital since arriving in Canada. The applicant(s) has no claims made or pending under any medical insurance policy or plan, is in good health and has no current intention of making a claim under this policy.
9. The applicant(s) understands the coverage will be subject to the Waiting Period requirements (as defined in the policy booklet).

### Applicable to Trip Cancellation / Trip Interruption

10. The applicant(s) confirms that currently no circumstance is known which might reasonably be expected to prevent the applicant's travel as scheduled.
11. The applicant(s) confirms that this policy is being purchased within 72 hours after the initial deposit for travel costs was paid or prior to any cancellation penalties being chargeable to the applicant(s), whichever occurs first.

I, the broker, have informed the applicant(s) who dealt with me when purchasing the policy of the terms and conditions set out above and believe that applicant or those applicants understand them. I have also explained to the applicant(s) who dealt with me the need to read the policy booklet, discuss the terms and conditions with the other applicant(s) named in the application, and advise the other applicant(s) to contact me if they have any questions.

Policyholder's  
Signature

Broker's  
Signature

Validation AM  
Time PM