



Underwritten by Industrial Alliance Insurance and Financial Services Inc.



Effective: Fall 2020

ELIGIBILITY

To be eligible for coverage you must be a **Canadian resident**, and you must be insured or eligible for benefits under a Canadian government health care plan of the province or territory in which you reside for the full duration of your coverage period.

1. Have you:
 - a) been diagnosed with a **terminal illness** or **metastatic cancer**?
 - b) been advised by a **physician** not to travel and/or do you require assistance with the **activities of daily living**?
 - c) ever had, or waiting to have, an **organ, stem cell or bone marrow transplant** (do not count a skin graft, a cornea transplant or an **autologous stem cell transplant**)?
 - d) been diagnosed with an **aneurysm** which remains surgically untreated/unrepaired?
 - e) ever been diagnosed with pancreatic or liver cancer, or received chemotherapy, immunotherapy or radiation for any type of cancer in the 6 months prior to your **departure date**?
 - f) had any **heart bypass, coronary angioplasty/stent placement** more than 15 years prior to your **departure date** (answer "No" to this question if you have had a heart bypass, coronary angioplasty/stent placement in the 15 years prior to your **departure date**)?
 - g) ever been diagnosed with **kidney failure** or a **kidney disease** requiring **dialysis**?
 - h) been prescribed or used **home oxygen** or used an **oral steroid** (ie. pills, capsules or tablets eg. Prednisone) for a **Lung Disease/Condition** in the last 12 months?
 - i) ever been diagnosed with, or **treated** for **congestive heart failure**, or in the last 5 years taken Lasix/Furosemide for a **Heart Disease/Condition**?
2. Are you currently travelling outside of your **home province**?
3. Do you have a **Lung Disease/Condition** **and** use **tobacco products**?

Applicant 1		Applicant 2	
Y	N	Y	N
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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QUALIFICATION

ANSWERING "YES" TO QUESTION 4 PUTS YOU IN RATE CATEGORY 2, ANSWERING "NO" TO QUESTION 4 PUTS YOU IN RATE CATEGORY 1
 ANSWERING "YES" TO QUESTION 5 APPLIES A 40% SURCHARGE

4. In the 5 years prior to your **departure date** have you had or been diagnosed with, **investigated** for, or **treated** for **any** of the following:
 - a **Heart Disease/Condition**;
 - a **Stroke** or mini-stroke/TIA;
 - a **Lung Disease/Condition**;
 - **Diabetes, Pre-Diabetes** or **Glucose Intolerance**;
 - a **Circulatory condition**?
 - **Alzheimer's, Parkinson's** or **dementia**;
 - **Liver** or **kidney disease/condition**;
 - a **Gastrointestinal Condition**;
 - **Cancer**;
 - **Pancreatitis**;
5. In the 24 months prior to your **departure date**, have you used any type of **nicotine products** (not including smoking cessation aids)?

Applicant 1		Applicant 2	
Y	N	Y	N
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your policy will exclude Pre-Existing Medical Conditions which do not meet the following Stability Period requirements:	Rate Tables 1 & 2	Rate Tables 1 & 2 PLUS	Canada and Canada PLUS
	90 days prior to your departure date	30 days prior to your departure date	0 days prior to your departure date

THIS INSURANCE DOES NOT PROVIDE COVERAGE FOR A RECURRENCE OF CANCER, KIDNEY STONES, GALLSTONES OR GOUT

MEDICAL DEFINITIONS

Activities of daily living means dressing and undressing, assistance with bathing and hygiene, managing medication or feeding, getting into and out of bed or a wheelchair, assistance using the toilet.

Autologous stem cell transplant is a transplant where the same type of cells are removed from, stored and given back to the same person as part of **treatment**.

Chronic means a **pre-existing medical condition** that has persisted or been treated for longer than 3 months.

Circulatory condition means blood clots, atherosclerosis, carotid artery stenosis, deep vein thrombosis (DVT), peripheral vascular disease (PVD), a pulmonary embolism or thrombophlebitis. **Does not include** varicose veins.

Departure Date means the day you leave your **home province** /territory of residence on a **trip**.

Gastrointestinal Condition is any Bowel, Colon, Digestive or Intestinal Disorder such as Colitis (including Ulcerative Colitis), Crohn's disease, Diverticular disorder, Gastric bypass, Gastritis, H. Pylori, C. difficile, Hernia, Irritable Bowel Syndrome or Barrett's esophagus. We do not include acid reflux, gastroesophageal reflux disease (GERD), heartburn, polyps removed during a routine colonoscopy or external hemorrhoids.

Heart Disease/Condition is any Angioplasty or Stenting in or around the heart, Angina, Atrial Fibrillation, Congestive Heart Failure, Heart Attack/Myocardial Infarction, any form of Irregular Heartbeat or Heart Murmur, Pacemaker/Defibrillator insertion, any Cardiovascular, Valve or Bypass surgery or any other condition or diagnosis relating to the Heart or Blood Vessels of the Heart.

Investigation/Investigated means testing, evaluating or examining signs of illness or **injury** to establish the diagnosis of a medical condition. Note that if you are being investigated for a medical condition and are pending results, you are expected to declare "Yes" to that medical condition on The Escape Plan Medical Questionnaire until a diagnosis/test results clearly show that you do not have this medical condition. Please Note: Investigation does not include **Regular Medical Check-Up** or routine monitoring of a **pre-existing medical condition**.

Lung Disease/Condition is Asthma, Chronic Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Emphysema, Pneumonia, Pulmonary Edema, Pulmonary Fibrosis or any other lung or respiratory disease/condition for which you require(d) or have a prescription for any form of inhaler or corticosteroid.

Metastatic Cancer means a cancer that has spread from its original site to one or more other areas.

Minor Ailment is any sickness or injury which does not require: the use of medication for a period of greater than 15 days; more than one follow up visit to a **physician**, **hospitalization**, surgical intervention or referral to a specialist; and which ends at least 30 consecutive days prior to the **departure date** of each trip. However, a **chronic** condition or any complication of a **chronic** condition is not considered a minor ailment.

Pre-Existing Condition means a **medical condition** that exists prior to the commencements of a covered trip.

Stable, Stability means any **medical condition** (other than a **minor ailment**) for which ALL of the following statements are true:

1. there has not been any new diagnosis, **treatment** prescribed or recommended, or change(s)* to existing **treatment** (including a stoppage in **treatment**), and
2. there has not been any change to any existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage), or any recommendation or starting of a new prescription drug, and
3. the **medical condition** has not become worse, and
4. there have not been any new, more frequent or more severe symptoms, and
5. there has been no **hospitalization** or referral to a specialist (made or recommended), and
6. there have not been any tests, **investigation** (s) or **treatment** recommended, but not yet complete, nor any outstanding test results, and
7. there have been no test results showing a deterioration, and
8. there is no planned or pending **treatment**.

*Change(s) includes an increase or decrease in medication dosage, usage or a change in medication type, but does not include changes in brand due solely to the availability of your usual brand or due to government regulations regarding reference-based pricing. Exceptions would be the routine adjustment of Coumadin, Warfarin or Insulin or medication used to control Diabetes as long as they are not newly prescribed or stopped.

Terminal Illness means a medical condition for which a **physician** gave a prognosis of eventual death within 12 months of your **departure date** or for which palliative care was received.

Treatment, Treated, Treat means that you have been **hospitalized**, have been prescribed, taken or are currently taking prescription medication (including prescribed as needed), have a **prosthesis**, or have undergone a medical or surgical procedure.