

When is the Medical Declaration Needed?

Medical declarations must be completed by clients age 60 or over, when they wish to purchase a medical plan only (Privilege, Elite, Superior, Advantage, or Standard) for a Single Trip or an Annual Plan.

Medical declarations are needed if the client is between 60 and 74 years of age is travelling more than 15 days; or age 75 or older. Clients between 60 and 74 travelling 15 days or less can choose to purchase the "Express Plan".

The All Inclusive plan is available to clients up to age 84. Clients purchasing the All Inclusive plan are not required to complete a medical declaration but those between 60 and 84 years of age are limited to trips of 37 days or less.



A different pre-existing clause applies depending on the plan purchased and the age of the insured. Please see below to determine the applicable pre-existing clause.

Emergency Hospital/Medical Insurance

New, sudden and unforeseen conditions are always covered. Pre-existing conditions for clients age 0 to 59 years are covered if their conditions have been stable for 90 days prior to the purchase date of the insurance. Clients over 60 years of age (travelling more than 15 days) must complete a medical declaration and the applicable stability clause depends on their medical history and the plan they qualify for.

Age	Pre-existing Period
0-59	90 days stable PTP
60+ Privilege	90 days stable PTD
60+ Elite	90 days stable PTD
60+ Superior	90 days stable PTD
60+ Advantage	365 days stable PTD
60+ Standard	365 days stable PTD
60-74 (Medical Express Plan no medical declaration required, only available for up to 15 days)	90 days stable PTD

All Inclusive Insurance

The All Inclusive plan requires a 90-day stability period prior to purchase for clients up to age 59.

For clients age 60 to 74, a 90-day stability clause period prior to departure applies.

For clients between 75 and 84 years of age, a 180-day stability period is required for any medical condition, except for treated heart and lung conditions.

Age	Max Trip Length	Medical Pre-existing Period	Cancellation Pre-existing Period
0-59	183 days	90 days PTP	90 days PTP
60-74	37 days	90 days PTD	90 days PTP
75-84	37 days	180 days PTD	90 days PTP

PTP = Prior to purchase
PTD = Prior to departure

Travel Cancellation and Interruption Insurance

Clients claiming due to complications of a new condition or pre-existing one are covered providing that condition has been "stable" for 90 days prior to the purchase date of the policy.

Visitors to Canada Insurance

Visitors between 0-59 are subject to a "treated" clause which applies 90 days prior to the effective date. This means that if they have been treated for a particular condition within 90 days prior to the policy effective date, that condition would not be covered. Visitors between 60-85 years of age are subject to a 3 year "treated" clause.

Age	Pre-existing Period
0-59	90 days prior to effective date
60-85	3 years prior to effective date

Stable means:

- there have been no new diagnosis, treatments or prescribed medications
- there have been no changes in treatment or changes in medication dosage
- there have been no new symptoms
- there have been no test results showing deterioration
- there has been no hospitalization, referrals to specialists or investigations pending

Treated means:

The insured has been hospitalized, prescribed, has taken or is currently taking medication or has undergone a medical or surgical procedure.

For additional exclusions and definitions please refer to the policy booklet.



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