

Frequently Asked Questions for visitors to Canada

Visitors to Canada Plan

What is travel insurance?

Travel Insurance is intended to cover emergency health and medical expenses, and financial and other losses incurred while you travel internationally.

Why do I need travel insurance?

When travelling outside of your home country, your government health care plans may not travel with you. Health care costs in Canada are very expensive. Hospitals can charge thousands of dollars per day, with many Canadian hospitals charging a non-resident fee to patients not covered under a government health insurance plan. Travel insurance helps protect you and your family from unexpected costs due to a medical emergency while you're visiting Canada.

Who is TIC Travel Insurance Coordinators Ltd.?

TIC has over 50 years of experience in the Canadian travel health insurance market. We are dedicated to providing you with outstanding coverage for unexpected sickness or injuries during your travels. You can rest assured you will receive the best service and support available if you ever need it.

TIC is 100% owned by The Co-operators Life Insurance Company, which is part of The Co-operators Group Limited, one of Canada's largest, Canadian-owned, multi-product insurers.

Why should I choose TIC?

TIC is the ideal choice to take care of you if you require emergency health and medical assistance while you're outside your home country:

- We care about travel insurance - it's everything we do.
- 100% focus on ensuring you enjoy a worry-free experience in a variety of travel situations.
- Flexible, affordable insurance plans.
- Dedicated, knowledgeable multi-lingual service and support team offering 24/7 emergency medical assistance.
- Worldwide travel protection you can trust in your moments of need.

Who's eligible to apply for Visitors to Canada travel insurance?

You can apply for this plan if you are:

- A tourist, non-resident of Canada or visiting former Canadian resident
- Not insured or eligible for benefits under a Canadian government health insurance plan

What are my coverage options?

You can choose between a maximum limit of \$10,000, \$25,000, \$50,000, \$100,000 or \$150,000. There are also optional plans available for an additional cost. For more information, please speak with your agent or broker.

What does the Visitors to Canada plan include?

This plan contains a number of benefits, including:

- Emergency medical and health coverage
- Accidental and emergency dental
- Ambulance Services up to maximum sum insured
- Chiropractor, Chiropodist, Osteopath, Physiotherapist
- Emergency Transportation up to maximum sum insured
- Hospital Confinement and Medical Services up to maximum sum insured
- Prescription Medication
- Return Home
- Transportation of Relative or Friend
- Accidental Death & Dismemberment up to the maximum sum insured
- Additional optional benefits

For full plan details, please speak to your agent or broker.

What's not covered?

Travel insurance coverage is subject to eligibility, limitations and exclusions. For full details, please consult with your agent or broker. For complete terms, benefits, conditions and exclusions please see the policy document. You can also go to our website for additional information: www.travelinsurance.ca.

What do I do with my policy?

Please review your insurance documentation carefully to ensure you know and understand the coverage you have purchased. If you have any questions, please speak with your agent or broker.

What do I do with my wallet card?

Please carry it with you at all times – it is an important part of your insurance coverage. If you require medical attention, please call the Emergency Assistance Hotline number on your wallet card. If you are not able to call, please present your card at the medical facility so that billing arrangements with TIC Travel Insurance Coordinators Ltd. (TIC) can be made.

How do I access TIC Emergency Assistance?

You can call TIC Emergency Assistance using the following phone numbers. Multi-lingual service and support is available 24 hours/day, 7 days/week.

1-800-995-1662 (Toll-free Canada/USA)

800-842-08420 (Toll-free worldwide)

Or 00-800-842-08420

416-340-0049 (Collect worldwide)

24 hours/day 7 days/week

How do I make a claim?

If you require the services of a physician, make an appointment and either:

- a) have the physician's office contact TIC directly for confirmation of coverage and claims procedures, or
- b) pay the physician and have the physician sign and complete SECTION E of the claim form. You can submit claims information online at www.travelinsurance.ca, under Claims > How to make a claim.

It is up to the physician to choose the billing method. Make sure you attach your original proof of payment to the claim form.

Your insurance documentation includes a claim form and a simple explanation of the claims procedures. You can also submit claims information online at www.travelinsurance.ca, under Claims > How to make a claim. Should you require additional information or forms, please do not hesitate to contact your agent or TIC.

If you require hospitalization, please show your wallet card immediately and have the hospital or someone with you contact the Emergency Assistance Hotline so that TIC can confirm coverage and start the managed care process. This will allow the hospital to coordinate billing with TIC directly and will initiate the claims assessment process.

If you require prescriptions, you must pay the pharmacy and submit a completed claim form along with the original pharmacy receipt to TIC for reimbursement.

Remember, it's up to you to get pre-approval from TIC for the following:

- Private duty services of a Registered Nurse
- Prosthetic appliances
- Emergency transportation and return home

If you require medical services, you must call TIC immediately and you will be directed to the nearest appropriate facility. Failure to notify TIC as required will delay processing of your claim and may limit the Company's liability.

Why should I visit a physician's office for non-emergency medical services, instead of visiting the emergency outpatient (ER) department for non-emergency services?

ER departments have very long wait times, and are meant for emergency treatment; you are likely to get faster services at a walk-in clinic for non-emergency medical treatment. Visiting your local physician's office for non-emergency services will help maintain claims costs, and ultimately your own premium costs.

How can I obtain information about a pending claim?

For information and updates on pending claims or advice on outstanding requirements for pending claims, please contact the Claims Inquiry Line. A live person is available to speak to you by phone Monday to Friday between 8:30 a.m. and 8:00 p.m. ET. at:

416-340-8809 (Collect worldwide)
1-800-869-6747 (Toll-free Canada/US)

You can also make e-mail inquiries at claims@travelinsurance.ca.

How long does it take to process a claim?

Claims are settled within 15 days of receipt of all necessary documentation.

I required medical treatment for an injury that was related to the use of alcohol. Why was my claim denied?

Most insurance policies in Canada include an area in the policy called exclusions and/or limitations. Please refer to the exclusions section of your policy, specifically exclusions **VTC6 and ADD3**, which note:

Any loss, death or injury, if evidence supports that *you* were affected by, or the medical condition was in any way contributed to by: the use of alcohol, prohibited drugs, or any other intoxicant either before or during the *period of coverage*; the non-compliance with prescribed *treatment* or medical therapy either before or during the *period of coverage*; or the misuse of medication either before or during the *period of coverage*. **Take a look at the policy for other exclusions that may apply to you.**

I was in a car accident which resulted in medical treatment. Why do I have to send a claim to the automobile insurer first?

Most insurance policies in Canada require that where the insured is entitled to receive benefits pursuant to any policy or legislative plan, the claim should be assessed by that policy first. This does not mean that your claim will not be eligible under the TIC plan; it just means that the motor vehicle insurance must be the first insurer to assess the claim.

I want to stay longer. Can I buy more coverage?

Yes, you can buy additional coverage, subject to policy terms and conditions. Ideally, you should call your agent or TIC (during business hours) prior to the expiry of your policy so that you will have continuous coverage. You must be in good health and not have incurred any losses with TIC.

Am I covered for travel outside of Canada?

Yes, provided the majority of your period of coverage is spent in Canada. Expenses incurred in your country of origin will not be covered.

Can I buy coverage for my family?

Yes. Coverage is available for your spouse and/or any unmarried children age 15 days to 21 years living with you.

Can I buy coverage after I have arrived in Canada?

Yes, you can buy coverage anytime before or after you arrive in Canada. If you do buy coverage after you arrive in Canada, a 48 hour waiting period will apply. Consult your agent or broker about this limitation.

Is my policy refundable?

You have 10 days after purchase to return your policy for a full refund, provided your coverage has not begun. For refunds after coverage has begun, please refer to 'Refunds Procedures' in the policy.