

TRAVEL INSURANCE CERTIFICATE

CONTRACT NUMBER : DH95672
POLICY HOLDER

 Malisai Levesque-Vanny
 1 - 2739, BOUL. ÉDOUARD-MONTPETIT
 MONTRÉAL QC H3T 1J6

DISTRIBUTOR
DISTRIBUTOR NAME : BLUE CROSS
DISTRIBUTOR NUMBER : 10000

PRODUCT : Individual
PURCHASE DATE : April 11, 2022
EFFECTIVE DATE : April 16, 2022
DEPARTURE DATE : April 16, 2022

TYPE OF PLAN : Individual
STATUS : Application
EXPIRY DATE : May 04, 2022
MAXIMUM STAY : 19 days
TRANSACTION DATE : April 11, 2022

COVERED PERSON(S)	
Malisai	Levesque-Vanny 23

COVERAGE(S)	MAXIMUM COVERAGE	PREMIUM	DISCOUNT	TAX	TOTAL
Emergency Medical Care (Deductible : \$0)	5 000 000	56.94	0.00	0.00	56.94
TOTAL PREMIUM		56.94	0.00	0.00	\$56.94

PAID BY: Master Card	TOTAL PREMIUM:	\$56.94
AUTHORIZATION NUMBER: 03501Z	AMOUNT PAID TO DATE:	\$56.94
PAYER'S NAME: Malisai Levesque-vanny	BALANCE:	\$0.00
PAYMENT AMOUNT: \$56.94		

Beneficiary : estate

It is VERY IMPORTANT that you read your policy over carefully as it contains certain restrictions. In addition, please take note of all **exclusions**.

In the event of hospitalization or **medical consultation**, you must contact BLUE CROSS TRAVEL ASSISTANCE IMMEDIATELY. Failure to do so may result in REFUSAL of your claims.

BON VOYAGE !
TRAVEL INSURANCE
TRAVEL ASSISTANCE
PRINCIPAL INSURED
 Malisai Levesque-Vanny

CONTRACT
 DH95672

 Contract Extension:
 Canada / USA
1-877-986-7681 or 514-286-7681

 Canada / USA
1-800-361-6068

 Elsewhere
1-800-7328-7473

 Collect
514-286-8411

 Mexico
800 062-3174

 Dominican Rep.
1-800-203-9666

In the event of hospitalization or medical consultation, you must contact BLUE CROSS TRAVEL ASSISTANCE IMMEDIATELY. Failure to do so may result in REFUSAL of your claims.

Health declaration

Mandatory: Hold government health/hospital insurance from your province of residence.

Notice regarding pre-existing medical conditions

Under the **Emergency Medical Care** coverage, for an existing illness, injury or health issue to be covered during a trip, the pre-existing medical condition must be stable during the **3 months** prior to each departure.

For a pre-existing medical condition to be considered stable, it must meet all the following criteria:

1. No new medical diagnosis has been made
2. No new symptoms appeared and there was no worsening or increase in the frequency of existing symptoms
3. No hospitalization has taken place
4. No new medication was prescribed or recommended
5. No change of dosage was made to a medication already prescribed or recommended (dose increased or decreased, or consumption stopped)
6. No new treatment or medical test is pending or has been prescribed, ongoing or recommended
7. No ongoing treatment has been changed or discontinued
8. No prescribed or recommended treatment, nor medical advice has been ignored
9. Not have required the use of nitroglycerin more than once in a 7-day period for the relief of chest pains related to a heart condition
10. Not have required home oxygen treatments or corticosteroid therapy related to a pulmonary condition

Client answer: You have been informed and state having understood the mentioned clause(s). Otherwise, you must contact the distributor or the insurer.

Please note that each coverage has **LIMITATIONS AND REDUCTIONS OF COVERAGE** as well as applicable **EXCLUSIONS** which are detailed in the Travel Insurance Policy. In addition, please note that any fraudulent, deceptive or exaggerated statement or claim will render the travel insurance contract **NULL and VOID**.

Emergency Medical Care coverage - Expenses related to COVID-19

Below is how your Blue Cross® travel insurance covers your emergency medical care in the event of a COVID-19 infection while you are on a trip.

Emergency Medical Care coverage protects you from the financial implications that may arise from certain medical services or care you receive during your trip.

Each insured person under the contract is covered up to a maximum of **CAD 5,000,000** per trip.

Emergency medical care abroad related to COVID-19 is covered, subject to exclusions due to pre-existing conditions provided for in the contract.

Eligible treatments are those declared urgent and necessary to stabilize the insured person's medical condition.

If you contract COVID-19 while travelling, the Emergency Medical Care coverage insures primarily the following costs:

- Hospitalization costs in a semi-private or private room, physician fees, the cost of purchasing prescribed medication as part of an emergency treatment and the cost of tests and diagnostics.
- Repatriation costs to the province of residence when approved by Blue Cross Travel Assistance, ambulance transportation expenses and transportation costs to allow a family member or friend of the insured person to visit them at their destination when they are hospitalized for a period of at least 3 days.
- Subsistence allowance up to a maximum of **CAD 3,000**, including accommodation costs at the destination if the insured person cannot return because they have been placed under quarantine.

Please note that a positive COVID-19 test result when a person has no symptoms or if their condition does not require emergency medical treatment or hospitalization does not constitute a medical emergency within the meaning of that contract. In this case, the costs mentioned above are not covered by the insurer even if the person was placed under quarantine.

Also excluded are tests that are not required because of a medical emergency, such as PCR tests for COVID-19 sometimes required upon boarding.

For more details on the available benefits as well as the coverage limitations and exclusions, or for the procedures to follow in case of emergency, please refer to the "**Emergency Medical Care**" section of your insurance policy.