



**Applicant's name**

Please submit this form to Craig Travel as soon as possible in order to buy your travel insurance.

# Insurance Eligibility and Trip Qualifier

## A. Eligibility – I

Coverage is **NOT AVAILABLE** to any individual who:

- a) has been diagnosed with a terminal illness;
- b) has been diagnosed with or has had an episode of congestive heart failure;
- c) has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- d) has Alzheimer's Disease or any other type of dementia;
- e) has received any type of *treatment* for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
- f) has been prescribed or used home oxygen treatment in the last 12 months;
- g) has had a major organ transplant (heart, kidney, liver, lung); or
- h) has received kidney dialysis treatment in the last 12 months.

You are eligible to apply for coverage if you meet the eligibility requirements stated above. Do you confirm that you are eligible to apply?  YES  NO

## B. Eligibility – II

To be eligible for coverage a person must:

- a) be at least 15 days old; and
- b) be insured for benefits under a Canadian government health insurance plan during the entire period of coverage; and
- c) be currently in good health and know of no reason to seek *medical consultation* during the period of coverage; and
- d) not reside in a nursing home and receive scheduled nursing care; and
- e) not reside in a convalescent home or rehabilitation centre; and
- f) not require assistance with *activities of daily living*.

You are eligible to apply for coverage if you meet the eligibility requirements stated above. Do you confirm that you are eligible to apply?  YES  NO

## C. Trip Qualifier

You have confirmed in Sections A and B above that you are eligible to apply for insurance coverage. Your answers to the following questions will determine whether or not an offer can be made.

1. Have you been advised by a *physician* to have a test, investigation or surgery that you haven't had yet?  YES  NO
2. The policy contains exclusions, conditions, and limitations that may result in no coverage for costs incurred due to a *pre-existing condition* that has not been *stable* or symptoms that began before the *application date* of your policy.
  - a) Do you or a family member or a travelling companion have a *pre-existing condition* that has not been *stable* during the 90 days prior to the *application date*?  YES  NO
  - b) For Trip Cancellation and Interruption, has *treatment* or *medical consultation* been required within the 90 days prior to the *application date* for this *pre-existing condition* that has not been *stable*?  YES  NO
  - c) For Emergency Hospital and Medical Insurance, has *treatment* or *medical consultation* been required for this *pre-existing condition* that has not been *stable* within the last 180 days prior to *effective date*?  YES  NO
3. Do you know of any reason that could prevent you from travelling as scheduled?  YES  NO

I understand that insurance is subject to limitations and exclusions. I am aware that pre-existing conditions may be excluded as set out in the Limitations and Exclusions section of the policy document. Please refer to definitions at the back of the page.

I declare that the information I've provided in this questionnaire is truthful, complete and accurate. I understand that this questionnaire and the answers I provided are part of a contract provided through TIC Travel Insurance Coordinators Ltd. and a signed copy of this questionnaire will be kept by Craig Travel and provided to TIC Travel Insurance Coordinators Ltd. in the event of a claim.

If my medical status or any of my answers changes between the date I complete this questionnaire and my departure date or top-up/extension effective date, I must notify Craig Travel immediately or my coverage will be null and void.

TIC will collect, use and/or disclose your personal information only to provide you with the insurance products and services you've requested, for other uses authorized by you, or as required by law.

Applicant \_\_\_\_\_  
 Signature \_\_\_\_\_  
 Date \_\_\_\_\_

Agent \_\_\_\_\_  
 Signature \_\_\_\_\_  
 Date \_\_\_\_\_

Please refer to the other side of the page for definitions of words in italic.

## D. Key Terms and Definitions

**Activities of daily living** means eating, bathing, using the toilet, changing positions (including getting in and out of a bed or chair) and dressing.

**Application date (applicable to Trip Cancellation)** means the date you apply and pay for this insurance in conjunction with booking your tour.

**Effective date** means the date and time coverage starts, as indicated under the Effective Date provision of each plan purchased.

**Medical consultation** means any medical services obtained from a licensed medical practitioner for an ailment, sickness or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or treatment, and for which a diagnosis of the condition need not have been definitively made. This does not include regular medical check-ups where no medical signs or symptoms existed or were found during the check-up.

**Pre-existing medical condition** means a sickness, injury or medical condition, whether or not diagnosed by a physician:

- a) for which you exhibited signs or symptoms; or
- b) for which you required or received medical consultation; and
- c) which existed prior to the effective date of your coverage.

**Stable** means a pre-existing medical condition that:

- a) did not require, or was not referred for any medical consultation;
- b) did not require a change in type or dosage of medication.

**Treatment** means a medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician including, but not limited to, prescribed medication, investigative testing or surgery.