

Visitors to Canada Insurance Policy

Your financial protection if a sudden and unforeseen event occurs during your visit to Canada or a side trip outside Canada.

What's this document for?

This policy provides you with everything you need to know about Visitors to Canada Insurance and is part of your insurance contract.

In case of emergency, contact our Assistance Service 24/7



From Canada and the United States (toll free): **1-888-875-3228**

From anywhere in the world (call collect): **514-871-3228**

To ask questions, modify your insurance or make a claim



From Canada and the United States (toll free): **1-855-440-9884**

From anywhere in the world (call collect): **418-647-5476**



Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.



Keep this document.
It's important.

What you need to know

Some conditions may limit your coverage



To avoid unpleasant surprises, read this policy carefully. For example, here are 3 conditions that may limit your coverage:

1. You aren't covered for a medical condition considered pre-existing or unstable (see sections 3.1 and 3.2 of this policy).
2. If you purchase this insurance when you're already in Canada or within 4 days before arriving in Canada: You're not covered for any medical condition related to symptoms that first appeared on the day you purchased this insurance or during the 4-day period that immediately followed.
3. You must call our Assistance Service before receiving any treatment.

Words in *italics* ...



The following words are in *italics* in this policy because they have specific meanings in the context of insurance:

Accident

A sudden and unforeseen event due to an external cause, which occurs independently from any illness or other cause and results in bodily injury or death.

The injury or death must be confirmed by a doctor authorized to practise medicine where the medical care is provided and be directly and solely the result of the accident.

Family member

- | | |
|--------------------------------|---------------------------------|
| Spouse* | Grandchildren |
| Sons, daughters | Half-brothers, half-sisters |
| Father, mother | Brothers-in-law, sisters-in-law |
| Brothers, sisters | Sons-in-law, daughters-in-law |
| Stepfather, stepmother | Stepsons, stepdaughters |
| Fathers-in-law, mothers-in-law | Uncles, aunts |
| Grandparents | Cousins |
| | Nephews, nieces |

* We consider a person to be your spouse if they are married to you or in a civil union with you, or if they live conjugally with you.

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1. About Visitors to Canada Insurance

In sections 1.1 and 1.2, "you" refers to the person buying the insurance contract. Everywhere else in the document, "you" refers to the insured person.

1.1 How to get this insurance

You need to contact us by phone or online:

1. By phone, toll free, at:

From Canada and the United States (toll free) | 1-855-440-9884
From anywhere in the world (call collect) | 418-647-5476

2. Online: www.desjardins.com/visitorstocanada.

You need to provide accurate information

The information you provide is very important. If you provide incorrect or incomplete information, or make a false statement, we may cancel your coverage or deny your claim.

1.2 Who can be covered by this insurance

Anyone (including yourself) who meets the following 4 criteria:

1. Minimum age

Be at least 15 days old* on the day they leave for Canada.

* A child born during a trip is automatically insured if the following 2 conditions are met:

- The mother is insured under this contract, and
- Expenses for delivery aren't excluded (see exclusions in section 2.4).

2. Maximum age

Be 84 or younger on the day they leave for Canada.

3. Residency status

Be in any of the following situations:

- A Canadian citizen who is not covered under a provincial health plan
- An international student who has a student visa
- A foreign worker who has a work visa
- An immigrant waiting for their provincial health coverage to take effect
- A visitor to Canada.

4. Health condition

Meet certain predetermined health criteria, because we won't insure a person if one of the following situations applies:

- A physician has advised them not to travel
- They have undergone radiotherapy, chemotherapy or cancer surgery, or their physician has recommended that they undergo any of these treatments (excluding oral medications) in the 12 months before their arrival in Canada
- They have a terminal illness and their life expectancy is less than 2 years
- They have kidney failure requiring dialysis
- They are using home oxygen to treat a respiratory condition
- They have heart failure
- They have metastatic cancer
- They have already had, or are waiting for, an organ transplant (excluding cornea transplant).

1.3 Conditions for a visit or a side trip to be insured

1. Visit to Canada

To be covered by this insurance, your visit to Canada must last a maximum of 365 days.

2. Side trips outside Canada

To be covered by this insurance, your side trips outside Canada must meet the following 3 conditions:

- The side trip is not in your home country (the place where you were usually living before your visit to Canada)
- The side trip starts from Canada, and
- The duration of the side trip and all side trips combined is less than half of the duration of your visit to Canada.

Example of a covered side trip:

- 30-day visit to Canada ✓
14-day side trip to the United States ✓

Examples of side trips not covered:

- 30-day visit to Canada ✓
15-day side trip to the United States ✗
- 30-day visit to Canada ✓
7-day side trip to your home country ✗

2. Emergency Healthcare



2.1 Description

This insurance covers you while you're visiting Canada and while you're on a side trip outside Canada if:

- You suddenly and unexpectedly become ill or have an *accident*
- Your illness or your injuries are certified by a physician authorized to practise medicine where the medical care is provided, and
- You require emergency medical care or services that cannot be postponed until you return to your home country.

What you need to know

1. You have to call our Assistance Service before going to a hospital or a healthcare facility and follow their instructions. Otherwise, you may have to pay a portion of the expenses yourself.
2. We consider the emergency to have ended when the attending physician and the Assistance Service's medical advisors believe you are able to continue your trip or return to your home country. Once the emergency has ended, we will no longer cover any expenses related to the illness or *accident* in question.
3. We are not responsible for the availability or quality of the care or services received.

2.2 Maximums

- The overall maximum indicated on your Confirmation of Insurance, per insured person.
- The maximums per eligible expense (see section 2.3 below).
- The reasonable and customary amounts usually billed for this type of care or service in the region where it's received.

If you're covered under more than one Visitors to Canada Insurance contract

We won't pay the amount payable under each insurance contract. Instead, we'll pay the amount payable under the most generous contract.

2.3 Covered expenses

1. Medical or dental care and services

- a) Hospitalization in a semi-private room or, if your health requires it, a private room.
- b) Services of a nurse practitioner, a surgeon, an anaesthetist or a physician authorized to practise medicine where the medical care is provided.
- c) The following care and services, if prescribed by a doctor authorized to practise medicine where the medical care is provided:
 - Lab tests and X-rays
 - Nursing care provided while you're in the hospital
 - Drugs that can only be obtained with a prescription—these drugs are limited to a 30-day supply for a same illness or *accident*, unless you have to take them while you're in the hospital
 - Purchase or rental of crutches, canes or splints
 - Rental of a wheelchair, respirator, or other medical or orthopedic devices
 - Any other type of care authorized by the Assistance Service.
- d) The services of the following professionals, if they are a member in good standing of their professional association:
 - Chiropractor (excluding X-rays); maximum of \$80 per treatment and \$400 in total
 - Podiatrist; maximum of \$80 per treatment and \$400 in total
 - Physiotherapist; maximum of \$80 per treatment and \$400 in total
 - Mental health specialist (psychologist, psychotherapist or social worker); maximum of \$80 per treatment and \$400 in total.

These maximums apply for each illness or *accident*, but not to professionals you consult while you're in the hospital.
- e) The following dental care:
 - Treatment of natural healthy teeth (that still have their roots), in the event of an emergency resulting from a direct and accidental blow to the mouth. Maximum of \$3,000 for a same *accident*.
 - Treatment for pain. Maximum of \$300 per insured person for the entire contract duration.

If the total rental cost exceeds the purchase cost, we will only reimburse the purchase cost.

2. Living expenses if you have to extend your visit or a side trip

Living expenses you have to pay if a doctor authorized to practise medicine where the medical care is provided confirms that an illness or injury completely prevents you or the person with whom you made travel arrangements from coming back.

The extra days you're away must be approved by our Assistance Service.

To be reimbursed, those expenses must be reasonable and necessary, and incurred for accommodations and meals, childcare for dependent children not accompanying you, or telephone and local transportation charges.

Maximum of \$200 per day and \$2,000 in total.

3. Emergency transportation

Expenses for emergency transportation to the closest facility where appropriate medical care is available.

4. Repatriation to your home country

If you need to be brought back for medical reasons:

- a) Expenses to bring you back to your home country (the place where you were usually living before your visit to Canada) to receive appropriate care as soon as your health permits it.
- b) Round-trip economy transportation and the usual fees and expenses of a qualified medical attendant if the licensed doctor treating you deems it necessary.
- c) The additional cost of an economy-class plane ticket to bring back home one person with whom you made travel arrangements, provided they have emergency healthcare coverage through Desjardins Insurance.

All repatriation expenses must be approved and arranged by the Assistance Service.

If one of the following 2 situations applies, you may be repatriated to your Canadian home province or territory:

- You're a Canadian citizen who is not covered under a provincial health plan.
- You're an immigrant who is waiting for their provincial health coverage to take effect.

5. Visit from a *family member*

- a) The cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who has to leave their home country to visit you if:
- You are hospitalized for at least 5 nights
 - You aren't already accompanied by a *family member* age 18 or older, and
 - The licensed doctor treating you deems it necessary.
- b) The cost for this person to buy insurance from Desjardins Insurance for emergency healthcare coverage for the trip they have to make to come to your bedside, up to \$1,000.
- c) The reasonable and necessary expenses that this *family member* must incur during their trip for accommodations and meals, or telephone and local transportation charges, up to \$200 per day and \$2,000 in total.

All these expenses must be approved and arranged by the Assistance Service.

6. Expenses if you die during your visit or a side trip

Expenses to identify your body if you weren't accompanied by a *family member* age 18 or older during your visit or side trip:

- a) The cost of a round-trip economy ticket for the transportation by the most direct route of a *family member* who must leave their home country to come and identify your body.
- b) The cost for this person to buy insurance from Desjardins Insurance for emergency healthcare coverage for the trip that they have to make to come and identify your body, up to \$1,000.
- c) The reasonable and necessary expenses that this *family member* must incur during their trip for accommodations and meals, or telephone and local transportation charges, up to \$200 per day and \$2,000 in total.

All these expenses must be approved and arranged by the Assistance Service.

Expenses to bring your body or ashes home

Bringing your body or ashes back to the city where you usually lived by the most direct route.

The cost of the casket or urn isn't covered.

Expenses for cremation or burial in the country you were visiting

Your cremation or burial in Canada or the country where you died. Maximum of \$6,000.

2.4 Exclusions

1. Exclusion of a portion of your expenses if you don't contact the Assistance Service before going to a hospital or any other healthcare facility

If you can't prove that you were unable to contact the Assistance Service, you'll have to pay 30% of the eligible expenses, up to a maximum of \$3,000.

2. Exclusion for a pre-existing or unstable medical condition

This insurance only covers sudden and unforeseen events. This means that you aren't covered if you make a claim related to a medical condition that was **pre-existing** or **unstable**, or any related injury or illness.

For more information about this exclusion, read sections 3.1 and 3.2.

3. Exclusions for medical reasons

We won't pay any expenses in the following situations:

- For any medical condition related to symptoms that first appeared on the day you purchased this insurance or during the 4-day period that immediately followed
- If a doctor advised you not to travel
- If the purpose of your visit to Canada or any side trip is to receive medical care or services, even if recommended by a doctor
- For care other than what's listed in section 2.3, even if it's received as a result of an emergency and regardless of the availability or quality of this care in your home country (the place where you were usually living before your visit to Canada)
- For care, treatment or surgery received for cosmetic purposes and any related complications
- For life-sustaining drugs that you take on an on-going basis, such as insulin, nitroglycerin and vitamins
- For expenses resulting from pregnancy, miscarriage, childbirth or their complications, and that are incurred after the first 32 weeks of pregnancy

- For expenses incurred after you refuse the treatment prescribed by the doctor treating you or the Assistance Service, or after you refuse to follow any of these instructions from the Assistance Service:
 - Change hospitals or clinics
 - Undergo a diagnostic examination
 - Return to your home country (the place where you were usually living before your visit to Canada)
- For an illness for which symptoms appeared in the 6 months before the coverage start date indicated in your Confirmation of Insurance (or your actual arrival date in Canada, if it's later) and for which a reasonable person would have consulted a doctor
- For emergency or non-emergency healthcare while your coverage is suspended because you returned to your home country (the place where you were usually living before your visit to Canada)
- For an injury that occurred, or an illness or symptoms that first appeared, while your coverage is suspended because you returned to your home country (the place where you were usually living before your visit to Canada) and for any related complications.

4. Exclusions related to your participation in certain sports or activities, or risky behaviour

We won't pay any expenses in the following cases:

- For any medical condition that is the result of a war (whether declared or not), a revolution or an act of terrorism
- For expenses that result directly or indirectly from a self-inflicted injury, suicide or attempted suicide
- For an *accident* or a medical condition that occurs when you've used drugs or abused medications,* or while your blood alcohol level is over 80 mg of alcohol per 100 ml of blood
- For a medical condition that occurs as a result of you having used drugs or abused medications*

***Abuse medications**

Take more than the dosage recommended by a health specialist for a given drug.

- For an *accident* that occurs while you're participating in, or a medical condition that occurs as a result of your participation in:
 - A riot or criminal act
 - Any non-standard sport or activity involving a high level of risk, including but not limited to:
 - Hang-gliding and paragliding
 - Parachuting and sky diving
 - Climbing and mountaineering
 - Freestyle skiing
 - Kitesurfing
 - Bungee jumping
 - Amateur scuba diving, unless you hold at least a basic scuba diving licence from a certified school
 - Any combat sport
 - Any competition, speed event or other high-risk activity, including training activities, whether on approved tracks or elsewhere, and whether or not it involves the use of a motor vehicle
 - Any sporting activity for pay (for example, a professional hockey league)
 - Any sporting event for which the winners are awarded cash prizes.

If you're unsure, call us:
 Canada and the United States:
 1-855-440-9884
 Anywhere in the world:
 418-647-5476

5. Exclusion that applies when the Canadian government has issued a travel advisory

You aren't covered if your destination or type of trip (for example, a cruise) is subject to a travel advisory issued by the Canadian government to avoid all travel before you left on your side trip.

If this advisory is issued after you left on your trip, you aren't covered if you didn't return to Canada within 14 days of when the advisory was issued.

If you can't leave the country or region in question within this 14-day period, please contact the Assistance Service.

3. Exclusion for a pre-existing or unstable medical condition

This insurance only covers sudden and unforeseen events. This means that you aren't covered if you make a claim related to a medical condition that was **pre-existing** or **unstable**, or any related injury or illness. For more information about this exclusion, read the following descriptions.

3.1 Exclusion for a pre-existing medical condition

This insurance doesn't cover you if you need to incur expenses related to the following surgeries or heart/respiratory conditions, if you had them before the coverage start date indicated in your Confirmation of Insurance (or your actual arrival date in Canada, if it's later):

Angina	Emphysema
Angioplasty	Heart attack
Aortic aneurism	Heart-valve surgery
Bypass	Stroke
Chronic bronchitis	Transient ischemic attacks (mini strokes)
Chronic obstructive pulmonary disease (COPD)	

3.2 Exclusion for an unstable medical condition

This insurance doesn't cover you if you make a claim related to a medical condition that was unstable, or any related injury or illness.

This exclusion applies even if your coverage has been approved, or if a doctor said you could travel.

What's a medical condition that is unstable?

It's any injury or medical condition for which you've had symptoms, consulted a doctor, had surgery, undergone examinations or tests, been hospitalized, been prescribed new treatment or had adjustments made to your treatment plan in the 182 days preceding your coverage start date.

Coverage start date

It's the date indicated in your Confirmation of Insurance (or your actual arrival date in Canada, if it's later).

Example

You have elbow surgery 14 days before your visit to Canada:

- You aren't covered if you need to incur expenses for your elbow or any problem related to your elbow while you're away
- You're covered if you break your leg.



To determine if a medical condition is unstable, each insured person must answer the following questions for each of their injury or medical condition.

In the 182 days preceding your coverage start date ...



Symptoms	Did you have new symptoms or were the existing symptoms more frequent or more intense?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Consultation	Did you see or were you waiting to see a doctor (except for a routine check-up), or did a doctor recommend that you be seen by another doctor?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Surgery	Did you have surgery or did a doctor recommend that you have surgery?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Examination or tests	Did you undergo an examination or a test, or did a doctor recommend that you undergo an examination or a test, for which you have or have not received the results?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hospitalization	Were you hospitalized?	<input type="checkbox"/> Yes <input type="checkbox"/> No
New treatment	Did you start a new treatment or a new drug, or were you prescribed a new treatment or a new drug?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Change in treatment	<p>Did you have a change in treatment or medication (quantity, frequency or the medication itself) or were you prescribed this type of change?</p> <p>Answer No in the following situations:</p> <ul style="list-style-type: none"> • The change of medication is a routine adjustment to insulin or Coumadin • You have replaced a brand-name drug with an identical generic drug and the dose is the same. 	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered No to all of these questions:

This exclusion doesn't apply to you.

If you answered Yes to one or more of these questions:

Your injury or medical condition is considered unstable and isn't covered. This also applies to any related injury or medical condition.

Exception for certain common infections

You're covered if your medical condition is a cold, flu, ear infection, sinus infection, sore throat or tonsillitis provided that:

- It isn't a chronic illness or a complication of a chronic illness, and
- It has been resolved for at least 30 consecutive days before your coverage start date.

If you've bought a coverage extension when you were already in Canada:

You also aren't covered for any injury or medical condition that was unstable during the 182 days right before you bought the coverage extension.

4. Assistance Service

Through your insurance, you have access to our 24/7 telephone assistance services—from anywhere in the world—for help with medical emergencies and certain other situations. Here's how to reach this service:

From Canada and the United States (toll free) | 1-888-875-3228

From anywhere in the world (call collect) | 514-871-3228



4.1 Before you leave for your visit to Canada or any side trip

The Assistance Service can provide you with some useful information and recommend preventive measures (for example, precautions to take, itinerary, or information on passports, visas and vaccinations required in the destination country).

4.2 In case of a medical emergency while you're in Canada or during any side trip

The Assistance Service can:

- Refer you to doctors, hospitals or clinics
- Help get you admitted to a hospital or clinic
- Arrange for your transportation if you require emergency care
- Have our doctors and nurses who specialize in emergency medicine monitor your case
- Arrange for you to be brought back to the city where you live, as soon as your health permits
- Arrange for a person with whom you made travel arrangements, your spouse or dependent children to be brought home
- Handle the formalities in the event of death
- Help you make the necessary arrangements to send for a *family member*, if prescribed by the doctor treating you (the doctor must be authorized to practise medicine where the medical care is provided)
- Send messages to your loved ones in the event of an emergency.

4.3 For all other problems while you're in Canada or during any side trip

The Assistance Service can help you:

- Replace lost, stolen or damaged tickets, identification or official documents so you can continue your visit or your side trip
- Find lost or stolen baggage
- In case of legal problems
- In case of language barriers in a destination country

5. Cost of insurance

The premium is the cost of your insurance contract. We calculate your premium based on:

- The age of each insured person on the coverage start date
- The duration of your stay in Canada
- The insurance amounts selected

We may reduce your premium as part of a promotion.

For your contract to start, you must pay the entire premium, including applicable taxes. It's payable in a lump sum from a chequing account with a Canadian financial institution or a credit card.

6. End of insurance

6.1 Situations where your coverage ends

Each insured person's coverage ends as soon as any of the following happen:

- They ask us to end their coverage
- The termination date indicated in their Confirmation of Insurance
- The date their provincial health coverage takes effect
- 365 days after the start date of their coverage
- They refuse the treatment prescribed by the doctor treating them or the Assistance Service, or they refuse to follow any of these instructions from the Assistance Service:
 - Change hospitals or clinics
 - Undergo a diagnostic examination
 - Return to their home country (the place where they were usually living before their visit to Canada)

- The date they leave Canada to return to their home country* (the place where they were usually living before their visit to Canada).
- * If an insured person leaves Canada to temporarily return to their home country:
 - Their coverage will be suspended
 - Their coverage will restart when they return to Canada for their remaining days of coverage, and
 - We won't refund any premiums paid for the days spent in their home country.

6.2 Situations where we may cancel the contract

We may cancel the contract in any of the following situations:

- In case of false statement, whether fraudulent or not.
- In case of omission or refusal to disclose information pertaining to any of the persons insured under the insurance contract.
- If we don't receive the authorization to collect the information we need to determine whether we can insure a person or process a claim.
- If the premium is not paid—in this case, we will send the person buying the insurance contract a cancellation notice indicating that the insurance will terminate if the premium is not paid within 30 days.

6.3 How to end your coverage

If you want to cancel your insurance, you have 2 options:

- Call us:

From Canada and the United States (toll free)	1-855-440-9884
From anywhere in the world (call collect)	418-647-5476
- Fill out the End Your Coverage form at the end of this policy, and send it to us by registered mail.

Are you entitled to a premium refund?

You may be, in some situations and depending on the conditions described below.

1. You cancel your insurance before your coverage start date.

You're eligible for a premium refund.

2. You cancel your insurance once your coverage is in force.

If you haven't made any claims, you're eligible for a premium refund for the days you paid for but were not needed. We start counting the number of days as of the date we receive your cancellation request.

If more than one person is insured under the same contract

- Only the premiums for insured persons who haven't made any claims are eligible for a refund.

If you've paid a family premium

- All insured persons must also cancel their insurance.
- Only the premiums for insured persons who haven't made any claims are eligible for a refund.

Cancellation fees

If you're entitled to a premium refund, we have the right to apply cancellation fees only if you cancel your insurance more than 10 days after buying it.

7. Extension of your coverage

7.1 To extend your coverage

If you decide to extend your visit beyond your coverage termination date, you must also extend your contract in order to be covered for the additional days. Here's what you need to do:

- Call us:

From Canada and the United States (toll free) | [1-855-440-9884](tel:1-855-440-9884)
From anywhere in the world (call collect) | [418-647-5476](tel:418-647-5476)

- Pay the required premium before the contract ends.

If we agree to extend your coverage, we'll send you a new Confirmation of Insurance.

Please note:

- The exclusion for an unstable medical condition described in section 3.2 applies again to the extension period.
- The total duration of your coverage, including the additional days, can't exceed 365 days. If so, we'll issue a new contract for the extension period.

7.2 Automatic extension of your coverage at no cost

We automatically extend your coverage at no cost if you find yourself in any of the 3 situations described below:

Situation 1. Your return is delayed because of the vehicle you're travelling in.

Your return is delayed because:

- The registered common carrier vehicle in which you're travelling as a paying passenger is delayed, or
- The vehicle in which you're travelling is involved in a traffic accident or breaks down due to mechanical problems

Maximum extension period:

Up to 72 hours following the date your contract was scheduled to end.

Situation 2. Your return is delayed because of a hospitalization.

Your return is delayed because you or a person who shares travel arrangements with you:

- Had an *accident* or became ill, and
- Have been hospitalized for at least 18 consecutive hours on the planned return date.

A doctor authorized to practise medicine where the medical care is provided must certify that you aren't well enough to return to your home country.

Maximum extension period:

Up to 72 hours following the date the hospitalization period ends.

Situation 3. Your return is delayed because of an illness or injury.

Your return is delayed because you or a person who shares travel arrangements with you:

- Had an *accident* or became ill, and
- Are entitled to a reimbursement of living expenses described in section 2.3 for this reason.

A doctor authorized to practise medicine where the medical care is provided must certify that you aren't well enough to return to your home country.

Maximum extension period:

Up to 72 hours following the date the living expenses reimbursement period ends (maximum 10 days).

8. Claims

8.1 Make a claim in 2 steps

1. Get the required claim form by phone.

For most claims, you need to fill out a form. You can ask us to send it to you by calling us:

- From Canada and the United States
1-855-440-9884 (toll free)
- From anywhere in the world
418-647-5476 (call collect)

2. Send us the required form and proof.

You must send us your claim within 90 days of the date of the event entitling you to a payment. You also need to send us the required form and the original invoice for the care received. The invoice must include:

- The date the care was provided
- The name of the insured person who received the care
- The diagnosis
- A description of the care provided
- The signature of the treating doctor authorized to practise medicine where the medical care is provided
- The cost of the care received

In some cases, we may ask you to:

- Provide certain information, documents, proof and authorizations we need to assess your claim—you must send us this proof within 90 days of when we ask you for it
- Be examined by a health professional of our choosing (at our expense).

For us to be able to review your claim:

- We must have received the authorization we need to obtain the personal information required.
- You must not have asked for a premium refund.
- You must provide us with correct and complete information (any omission or false statement you make might void your claim).

8.2 Our response to your claim

Within 60 days of receiving all the required documents:

- We'll make a payment, if we approve your claim
- We'll send you a letter explaining the reasons for our decision, if we deny your claim or only pay a portion of the amount claimed.

8.3 If you don't agree with our decision

If we don't approve a claim or only pay a portion of the amount claimed, you can submit additional information and ask us to review your claim.

Please note that if you want to appeal our decision in court, you must do so within the time limit provided for by law. The time limit starts as soon as your claim is denied and varies depending on where you live: In Ontario, it's 2 years and in Quebec, it's 3 years.

8.4 Payment of your claim

Person, or care or service provider who'll receive the payment

We'll pay any amount payable to the contract holder (the person who bought the insurance contract), or to the care or service provider if the charges haven't been paid.

Payment method and currency

We'll pay all amounts by direct deposit (you need to provide a void cheque) or by cheque. All amounts indicated in this contract are in Canadian dollars. If we have to pay an amount in another currency, we'll calculate the amount payable using the exchange rate in effect on the payment date.

Division of expense reimbursements

A person can never be reimbursed for more than the expenses they paid.

If you make a claim for expenses that are also covered under other insurance (private or public), Desjardins Insurance is the last payer. That means we'll only reimburse the portion of expenses that aren't reimbursable under the other insurance. However, if the other insurance also states that it's the last payer or if it includes a coordination of benefits clause, the reimbursement will be divided between it and your Visitors to Canada Insurance, based on the amounts that should have been paid by each.

Assignment of your right of recourse in the event of a claim (right of subrogation)

When you make a claim for damage caused by another person, you assign us your right to sue this person and any other right that you may have against them. We'll exercise this recourse on your behalf and at our expense, up to an amount equal to what we paid you for the damage in question.

Applicable laws and jurisdiction

By purchasing Visitors to Canada Insurance, you agree that the applicable laws are the laws of the Canadian province or territory in which the contract was issued.

9. If you're dissatisfied with our service

Do you have any concerns or are you dissatisfied with your contract or the service we've provided? We want to know. Here's what you need to do:

1. Call our Customer Contact Center

If you're dissatisfied with the product or service you received, let us know by contacting our customer service department at:

From Canada and the United States (toll free) | 1-855-440-9884
From anywhere in the world (call collect) | 418-647-5476

We'll examine your issue and attempt to resolve it quickly.

2. Write to our Complaints Handling Team

If you're not satisfied with the response you received from our Customer Contact Centre, you can file a complaint with our Complaints Handling Team.

Here's how to contact them:

Their role is to evaluate whether we've followed proper practices and procedures when clients feel they haven't received the service they're entitled to.

Complaints Handling Team

Desjardins Insurance
100, rue des Commandeurs
Lévis (Québec) G6V 7N5

Email: complaints@desjardins.com
Phone (toll free): 1-888-556-7212

Some tips to speed up the process

- Gather all the relevant documents and information you'll need to explain your situation in detail: Statements, names of employees you've dealt with, the date you experienced your problem, etc.
- Whenever you contact us, write down the name of the person you deal with and the date you contacted them.
- Include your name, address and phone number whenever you write to us.
- For more information about what to do if you're dissatisfied or have a complaint, go to www.desjardinslifeinsurance.com/complaint.

10. Your Visitors to Canada Insurance contract

Visitors to Canada Insurance is individual insurance because it's an agreement between you (the contract holder) and us (Desjardins Insurance).

These documents make up your contract:

- This Visitors to Canada Insurance Policy
- The personalized Confirmation of Insurance indicating the insurance amounts that apply to each insured person, and the coverage start and end dates
- Any document, like a rider, that modifies your contract
- In some provinces, the Statutory Conditions that are provided to you with this policy.



11. Identification of the insurer

Desjardins Insurance

200, rue des Commandeurs

Lévis (Québec) G6V 6R2

1-855-440-9884

www.desjardins.com/visitorstocanada

A handwritten signature in black ink, appearing to read 'Denis Dubois'.

Denis Dubois
President and Chief Operating Officer

A handwritten signature in black ink, appearing to read 'Chantal Gagné'.

Chantal Gagné
Senior Vice-President
Life and Health Insurance

End Your Coverage form

Visitors to Canada Insurance

2 steps for ending your coverage:

1. Fill out this form, and
2. Send it to us by registered mail:

Desjardins Insurance
Contract Administration
Visitors to Canada Insurance
200, rue des Commandeurs
Lévis (Québec) G6V 6R2

About the contract holder (the person who bought the insurance contract)

Last name	
First name	
Contract number of the insurance you want to end	

Signature of the contract holder

X _____

Signature Date you submitted this form



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.



Cut here

Travel Assistance card

In case of an *accident* or an illness likely to require medical care or hospitalization abroad, you must call the Assistance Service, regardless of the time of day or night, or wherever you are in the world. Please call one of the following telephone numbers:

En cas d'accident ou de maladie pouvant nécessiter des soins médicaux ou une hospitalisation à l'étranger, vous devez communiquer avec le Service d'assistance, peu importe le lieu et l'heure, en composant le :

En caso de accidente o de enfermedad que pueda requerir asistencia médica o una hospitalización en el extranjero, tiene que comunicar con el servicio de ayuda, cualquiera que sea el lugar y la hora, llamando por teléfono al:

Fold here

Visitors to Canada Insurance

Canada and United States (toll free)
Canada et États-Unis (sans frais)

1-888-875-3228

Anywhere in the world (call collect)
Partout dans le monde (à frais virés)

514-871-3228



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Cut here

If you require treatment while you're visiting Canada or while you're on a side trip, contact the Assistance Service before going to a hospital or a healthcare facility. Our specialists will handle your case and direct you to the appropriate facility. If you follow their instructions, you won't have to pay a portion of the expenses incurred (30% of the first \$10,000) that would otherwise have been eligible for reimbursement.

Fold here

Contract no.: _____

Departure date (YYYY-MM-DD) : _____

Return date (YYYY-MM-DD) : _____

Name of your physician: _____

10-digit phone number: _____

Person to contact in case of emergency

Name: _____

10-digit phone number: _____

If you require treatment while you're visiting Canada or while you're on a side trip, contact the Assistance Service before going to a hospital or a healthcare facility. Our specialists will handle your case and direct you to the appropriate facility. If you follow their instructions, you won't have to pay a portion of the expenses incurred (30% of the first \$10,000) that would otherwise have been eligible for reimbursement.

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10-digit phone number: _____

Person to contact in case of emergency

Name: _____

10-digit phone number: _____

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