



Travel Insurance Checklist

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APPOINTMENT DETAILS

Date: _____ Time: _____ Insurance Advisor: _____

Location: _____

To help us serve you better and provide an accurate quote with the coverage to suit your needs, please bring the following items along with you to your appointment:

- Name and birth dates for all travellers
- Travel dates
- If you are over age 60, we require information on your medical history—please refer to the Medical Health Questionnaire.

If you have any doubt about your medical conditions, you should consult with your physician for advice before completing the Questionnaire.

Pre-existing Conditions

If you qualify for coverage but do not answer a question on the Questionnaire truthfully and accurately, the claim will be subject to a \$5,000 deductible. This is a great feature of BCAA Travel Insurance, as the \$5,000 deductible would be applied instead of voiding the policy for non-disclosure and denying the claim.

It is important to understand if you have **pre-existing conditions** and whether it is **stable**.

Pre-existing condition: a medical or dental condition, illness or injury known to you for which you have received medical consultation, diagnosis and/or medical treatment by a physician or dentist prior to commencement of a trip and includes a medically recognized complication or recurrence of a medical or dental condition.

Pre-existing conditions must be **stable** in order to be covered by our Travel Insurance. The table below helps illustrate when a condition is stable:

Your Age	Stability Period
59 and under	90 days
60 and over	180 days

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

- No deterioration of your condition
- No new symptoms
- No change in treatment
- No alteration in medication or medical treatment
- No new treatment prescribed or received

BCAA Travel insurance is one of the only providers with an optional rider that covers unstable pre-existing conditions, providing up to \$200,000 in coverage for unstable pre-existing conditions.

- This rider does not apply if you had a medical treatment or consultation for your unstable treatment on your departure date, or in the 7 days prior to the departure date.

While understanding pre-existing conditions and stability may seem confusing, it is important to understand these clearly to ensure that you travel protected. Your BCAA Insurance Advisor will work with you to ensure that you have the coverage that is right for you.