

# **TIPS 2024 SUMMER HOLIDAYS PRODUCT SUMMARY**



TRAVEL INSURANCE 

<b>Type of Insurance Product:</b>	Multi-trip Emergency Medical Travel Insurance for Individuals
<b>Insurer:</b>	Old Republic Insurance Company of Canada Registered with the Autorité des marchés financiers under NEQ 114743953 Address: 100 King St W Suite 1100 Hamilton ON L8P 1A2 Telephone: 1-800-530-5446 Website: <a href="http://www.orican.com">www.orican.com</a> Email: <a href="mailto:traveladmin@orican.com">traveladmin@orican.com</a>
<b>Distributor:</b>	Your travel agency is required to provide you with their name and contact information

**Autorité des marchés financiers can provide information about your insurer's or distributor's obligations. Website – [www.lautorite.qc.ca](http://www.lautorite.qc.ca)**

## ABOUT THIS DOCUMENT

### What is this document?

This is a summary of the TIPS 2024 Summer Holidays Travel Insurance product. It is not the policy and it is not a legal document.

The policy and the policy confirmation form the legal document which states the full terms and conditions of your coverage.

### Where can you find the policy?

Ask your travel agent or download a copy from our TIPS website:  
[gowithtips.com/products-2-2/all-products-2/#10--summer-holidays-plan](http://gowithtips.com/products-2-2/all-products-2/#10--summer-holidays-plan)



# PRODUCT DESCRIPTION

This product is for people who plan on taking multiple trips outside their province of residence during the summer.

If you travel outside your province of residence and have emergency medical expenses, they might not be covered. This insurance covers your medical expenses if you have an unexpected medical emergency while you are on your trip.

## Who can buy this insurance?

(See policy - page 1)

In order to buy this policy, **you must:**

- Live in Canada;
- Be less than 61 years old;
- Purchase before you leave on your first trip; and
- Pay the required premium.

And **you must not:**

- Have a terminal sickness with less than 12 months to live; and
- Have a doctor advise you against travel due to a medical condition.

## NOTES



- *If you do not meet all of the requirements above, your policy is null and void and we will return your premium*
- *Coverage is limited to \$25,000 if you are not insured under a Canadian government or university health plan (such as RAMQ)*
- *A child born during your trip is not covered*

## How long does coverage last?

(See policy - page 2)

The policy covers you for an unlimited number of trips outside your province of residence between **June 1, 2024** (or the date you buy the policy if after June 1) and **September 3, 2024**.

## WHAT IS COVERED?

### Emergency Medical Expenses

(See policy - pages 3-5)

We reimburse your medical expenses and certain out-of-pocket expenses if you have an unexpected medical emergency during your trip.

The policy pays **up to \$10 million** for the reimbursement of reasonable expenses. Some expenses are reimbursed up to a fixed amount. For example, the 'Accommodation & Meals' benefit is limited to \$350 per day to a maximum of \$1,750.

To know what your maximum reimbursement would be for each benefit, see the 'Schedule of Maximum Benefits' on page 2 of the policy.

**Travel Assistance is Included – See page 6 of this summary for details.**



### NOTES

- *We pay over and above what your government (RAMQ), university (UHIP) or private health plan allows*
- *This policy is secondary to all other sources of coverage*

# WHAT IS NOT COVERED?

## What are the reasons we will not pay a claim?


(See policy - page 5)

There are several situations and reasons why your claim may not be paid. These are **listed in the policy** in the Policy Exclusions section (see pages 5-7).

The most common reason for denial is due to a **pre-existing condition** that is not stable.

A **pre-existing condition** is a medical condition that exists before departing on each trip.

This policy covers your pre-existing condition if it is **stable** in the 60 days before you leave on each trip.



Not sure if you  
have a pre-existing  
condition?

Consult with  
your doctor.

**Stable** means:

1. You didn't have any new treatment, changes to treatment, or stoppage of treatment;
2. There were no changes to any prescribed drugs you take (including increases, decreases, or stoppages);
3. Your condition didn't get worse;
4. None of your symptoms changed;
5. You weren't admitted to a hospital or referred to a specialist;
6. No recommended tests or investigations were pending; and
7. You didn't have treatment planned or pending.

**All** points above must be true for a condition to be stable.

There is no coverage for these conditions, even if they are stable:

1. A heart condition that needs nitroglycerine more than once a week; or
2. A lung condition that needs home oxygen or oral steroids.

# PRE-EXISTING CONDITION EXAMPLE

John has a pre-existing condition of arthritis in his knee...

<b>June 1<sup>st</sup></b>	John books a trip to Italy to travel from July 1 <sup>st</sup> to July 14 <sup>th</sup> and purchases a TIPS Summer Holidays policy.
<b>June 4<sup>th</sup></b>	John experiences pain in his knee and visits his doctor the same day. His doctor tells him his knee is getting worse and prescribes him new pain medication.
<b>July 10<sup>th</sup></b>	While on his trip, John experiences pain in his knee, goes to a hospital and receives treatment. The hospital charges John \$300 for his treatment.



Within the 60 days leading up to his trip, John's condition got worse and he was prescribed new medication by his doctor. This made his pre-existing condition unstable. In this case his \$300 hospital bill is not covered under the policy.

*Note: If John had taken more or less medication, or stopped taking medication, in the 60 days leading up to his trip, this would also have been considered a change in his condition.*

## JUNE

SUN	MON	TUES	WED	THU	FRI	SAT
	1 Booked trip	2	3	4	5	6
7	8	Visited doctor & was prescribed new medication – making his condition become <u>unstable</u>		8	12	13
14	15				19	20
21	22	23	24	25	26	27
28	29	30				

## JULY

SUN	MON	TUES	WED	THU	FRI	SAT
			1 Departed for trip	2	3	4
5	6	7	8	9	10 Treated in hospital	11
12	13	14 Returned from trip	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

# WHAT TO DO WHEN YOU NEED MEDICAL ASSISTANCE?



**If you get sick or injured during your trip, contact the assistance company:**

- Before admission to a hospital; or
- Within 24 hours of a life threatening emergency



**If you fail to do so, you will need to pay 30% of any eligible expenses.**

*If you cannot contact the assistance company yourself, someone else can do it on your behalf.*

*For assistance company contact information, see page 3 of the policy.*

## CLAIM INFORMATION

### HOW TO FILE YOUR CLAIM?

(See policy - page 10)

Visit our website at [www.oldrepubliccanada.com/Claims/TIPS](http://www.oldrepubliccanada.com/Claims/TIPS) for instructions or call our Claims Department at 1-888-831-2222.

Please note: We always require you to file a claim – even if your eligible expenses were paid directly.

***Don't forget! To support your claim, you need to provide us with proof, including detailed medical documents/bills and original receipts for expenses you are claiming.***

**We recommend you file your claim as soon as possible!**

However, you have up to 12 months from the date of your emergency to file your claim. See page 10 of the policy for our mailing address if needed.


We pay all eligible expenses within 30 days of receiving all the information we need.

## LOOKING TO MAKE A COMPLAINT?

If you feel we did not respect our obligations under the policy, you can:

- Speak with the representative who served you or with their supervisor
- Make a written complaint with our Complaints Officer – to view our complaint processing procedure please visit [www.orican.com/complaint-procedures](http://www.orican.com/complaint-procedures)
- Ask an independent third party to review your case, such as the OmbudService for Life & Health Insurance (OLHI) and the Autorité des marchés financiers (AMF)
- Take legal action within 3 years

## COST OF INSURANCE



**The amount you pay for insurance is called the *premium*.**

The premium for this product is a one-time fixed payment of \$59 per person or \$118 per family. The premium amount includes all fees, expenses, and taxes.

## IF I CANCEL MY INSURANCE, CAN I GET MY MONEY BACK?

Yes, you can cancel and receive a full refund:

1. Anytime before June 1, 2024; or
2. Within 10 days of purchase, as long as you have not started on your trip or filed a claim.

To cancel your policy, contact your travel agent.



# QUESTIONS?

**If you have any questions or concerns, speak with your travel agent.**