

True Senior Guard Travel Medical Insurance

EXCLUSIONS

Benefits are not payable under this policy if losses sustained or expenses incurred are the direct or indirect result of any of the following, for:

1. If You /Your Pre- Existing conditions do not meet the required Stability outlined on Your confirmation of benefits
 - a) Stability is calculated at the departure date of your trip. For individuals 59 years or less, it is 45 days with the option to reduce it to 7 days.
 - b) Stability is calculated at the departure date of your trip. For individuals 60 years or older, it is 365 days with the option to reduce to 180 days, 90 days, 7 days.
2. If You are traveling for the purpose of seeking medical Treatment.
3. Any Medical Condition or Symptoms for which it is reasonable to believe or expect that Treatment will be received during the trip.
4. Consumption or use of illegal or controlled drugs (based on the laws at location of claim).
5. Any Medical Condition, including Symptoms of withdrawal, arising from Your chronic use of alcohol, drugs or other intoxicants. **Any Medical Condition arising during Your Trip from the abuse of alcohol, drugs or other intoxicants.** Alcohol abuse is defined as having a blood alcohol level in excess of eighty (80) milligrams per one hundred (100) milliliters of blood.
6. Any medical service, procedure or Treatment not authorized by the claims assistance company "LS".
7. Any elective Treatment, procedures, or surgeries.
8. Treatment received in Your Home Province/territory of residence.
9. Loss, theft, or breakage of prescription glasses, dentures, hearing aids, prosthetic devices or contact lenses.
10. Any medical Treatment, Recurrence or complications related directly or indirectly to a Sickness or Injury which was diagnosed or for which symptoms first occurred, or medical Treatment was received after the Departure Date but prior to the Policy Effective Date of this Insurance.
11. Any expenses incurred as a result of Sickness that originated or was symptomatic during the Benefit Waiting Period. This exclusion does not apply when this policy is purchased to top-up any other insurance plan.
12. Any condition that You are on a waiting list or registered for treatment or awaiting a diagnosis for in Canada.
13. Expenses incurred once the Emergency ends and in the opinion of Medical Director of the Assistance, You are able to travel to Your home province/territory of residence for any further treatment relating to the sickness or Accident that led to the Emergency (other than specified under the Follow-up Visit Benefit).
14. Any eligible medical and related expenses in excess of \$25,000 if You are not covered by Government Health Insurance Plan (GHIP) at the time of Your claim.
15. Emergency Sickness or Injury incurred if You choose to travel to a destination after a formal written travel advisory and/or travel warning has been issued by Global Affairs Canada or Public Health Agency of Canada (PHAC) recommending that You avoid all or non-essential travel to that destination during Your Trip. This exclusion applies if the advisory/warning is issued before the date you leave for Your Trip and the expenses are directly or indirectly caused by the reason for the travel advisory/warning. This exclusion is nullified should the reason for your trip be directly related to an essential service/act deemed by the Destination Government or the Government of Canada.
16. Your participation in and/or voluntary exposure to acts of terrorism or war.

17. Your suicide or attempt to inflict self-injury.

18. Any injury resulted by Your commission or attempted commission of a crime or offence. This is based on the law in the location of the claim.

19. Pre-natal care, voluntary termination of pregnancy.

20. Complications related to pregnancy or delivery of child within the nine weeks immediately before the expected delivery date (including the expected delivery date) or the nine weeks after the actual delivery date (including the actual delivery date).

21. Medical Treatment following the unexpected birth for the newborn.

22. Psychological disorders, emotional or mental disorders. Acute psychosis is not excluded unless drug, alcohol or medication induced.

23. Emergency Air transportation unless pre-approved by claims Assistance Company "LS".

24 Expenses incurred as a result of failure to follow the Physician's or Emergency Assistance Medical Director advice, Treatment or recommended Treatment.

25. Any eligible expenses in excess of \$200,000 when related to an epidemic or pandemic identified by the World Health Organization at the time of Departure. This exclusion is nullified in relation to COVID19 and would be covered up to policy maximum.

26. Any eligible expenses incurred as a result of Sickness while under a mandatory or suggested Quarantine upon arrival. This exclusion applies if the expenses are directly or indirectly related to the reason for Quarantine.

27. Any eligible expenses incurred due to requirements for entry or re-entry on your trip including but not limited to mandatory testing.

28. Any Treatment that could reasonably be delayed until the Insured Person returns to his/her province of residence even if the perception is that the care may be of less accessibility and quality in the province of residence.

29. If the Medical Assistance decides that You should transfer to another facility or the Emergency Assistance Medical Director determines that You can return to Your province of residence for Treatment (by the most appropriate transport option), and You (or a member of Your family) choose not to, benefits will not be paid for this Treatment and any further medical Treatment. The contract will be terminated, and the Insurer will be relieved of any further liability.

30. Any Accident or Medical Condition sustained while participating in: - professional or competitive sports, any race or speed contest, gliding, hang-gliding, rock climbing, mountain-climbing which involves the ascent or descent of a mountain requiring the use of specialized equipment including but not limited to crampons, pick-axes, anchors, bolts, carabiners and lead or top-rope anchoring equipment, mountaineering, spelunking, rodeo, rafting, acrobatic skiing or snowboarding (including kitesurf), bungee jumping, parachuting or other aerial activities, or underwater activities using a breathing apparatus (except snorkeling); any activities involving the Insured not following security requirements, not obeying warning signs or being in restricted zones.

By Paying an additional premium, You can choose to remove Exclusion #30 . Please refer to your Travel Insurance Confirmation to find out if you can choose this option.

31. Any loss resulting from an Accident or Medical Condition sustained while onboard a commercial vehicle, other than as a passenger, or sustained while onboard an aircraft other than as a fare paying passenger on a flight operated by a common carrier.

32. Any organ retrieval, donation and/or transplant and blood donation.

33. Consequential loss of any kind, including loss of enjoyment and financial loss not otherwise specifically covered under this policy.
34. Fraud or attempted fraud, concealment or misrepresentation of any material fact affecting this insurance or in connection with the making of any claim.

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