

TRAVEL INSURANCE APPLICATION AGE 59 OR UNDER

Effective May 2019



for the Retirees of the
Bell Group of Companies

Once completed, please send your application to:
2665 King Ouest, Suite 650, Sherbrooke, QC J1L 2G5
Cheques should be made payable to RSA.

Call 1-888-299-0620; one of our representatives will be happy to assist you.

Our office hours are 8 a.m. to 8 p.m. from Monday to Friday and 9 a.m. to 5 p.m. on Saturday (ET).

For Sales Agent Use Only			10 05 APP ECA 0519 000
Applicant 1 Policy Number:	Applicant 2 Policy Number:	Date Issued (D/M/Y):	

IMPORTANT NOTICE

Important Notice About Your Personal Information: By submitting this application you agree that Royal & Sun Alliance Insurance Company of Canada ("we", "us") may collect, use and disclose your Personal Information (including to and from your broker, our affiliates and service providers and organizations that may have referred you to us, and professional associations of which you may be a member) for purposes of quoting a premium, policy administration, improving customer experience, administering referral arrangements, and for other lawful purposes described in our Protecting Customer Privacy document. For a copy of this document please see www.rsatravelinsurance.com.

A - Are you eligible?

You must meet the following criteria to be eligible for this insurance:

- You must be covered under the Bell group benefit plan.
- You must be a Canadian resident and be covered by the government health insurance plan (GHIP) of your Canadian province or territory of residence for the entire duration of your trip.
- You must NOT be travelling against the advice of a physician or have been diagnosed with a *terminal illness* or *metastatic cancer*.
- You must NOT have a kidney disease requiring dialysis.
- You must NOT have been prescribed or used home oxygen during the 12 months prior to your date of application.
- You must be at least 15 days old.

Additionally, if you are applying for the Non-Medical Single Trip Plan or Non-Medical Multi-Trip Plan:

This insurance must be:

- issued in Canada for travel arrangements booked through a supplier of travel services; and
- purchased prior to the contracted date of departure from your home province or territory of residence or Canada.

B - Definitions

Throughout the Application, defined words are written in *italics*. Please refer to them as they are important definitions.

- Terminal illness:** means that you have a medical condition that is cause for a physician to estimate that you have less than 6 months to live or for which palliative care has been received.
- Metastatic cancer:** means a cancer that has spread from its original site to one or more other area(s) of the body.
- Stable:** means any medical condition (other than a *minor ailment*) for which all the following statements are true:
 - There has been no new diagnosis, treatment or prescribed medication.
 - There has been no change in treatment or change in medication, including the amount of medication to be taken, how often it is taken, the type of medication or change in treatment frequency or type.
Exceptions: the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes (as long as they are not newly prescribed or stopped) and a change from a brand name medication to a generic brand medication (provided that the dosage is not modified.)
 - There have been no new symptoms, more frequent symptoms or more severe symptoms.
 - There have been no test results showing deterioration.
 - There has been no hospitalization or referral to a specialist (made or recommended) and you are not awaiting results of further investigations for that medical condition.
- Minor ailment:** means any sickness or injury which does not require: the use of medication for a period of greater than 15 days; more than one follow up visit to a physician, hospitalization, surgical intervention or referral to a specialist; and which ends at least 30 consecutive days prior to the departure date of each trip. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.

C - Pre-Existing Medical Condition Exclusions

A pre-existing medical condition exclusion may apply to medical conditions and/or symptoms that exist prior to your trip. The exclusion is as follows:

This insurance does not cover losses or expenses caused directly or indirectly, in whole or in part, by:

- Any sickness, injury or medical condition (other than a *minor ailment*) that was not *stable* at any time during the 90 days prior to each departure date.
- Your heart condition, if **any** heart condition was not *stable* at any time during the 90 days prior to each departure date.
- Your lung condition, if:
 - any** lung condition was not *stable*; or
 - you have been treated with home oxygen or taken oral steroids (e.g., prednisone) for **any** lung condition; at any time during the 90 days prior to each departure date.

D - Personal Information (If choosing Family Coverage, enter the eldest family member as Applicant 1)

Applicant 1			
First Name	Last Name	Date of Birth (D/M/Y)	
		/ /	
Bell Group Benefit Plan Identification Number		Expiry Date (D/M/Y) - If Applicable	
		/ /	
Applicant 2			
First Name	Last Name	Date of Birth (D/M/Y)	
		/ /	
Bell Group Benefit Plan Identification Number		Expiry Date (D/M/Y) - If Applicable	

D - Personal Information (continued)

Home Address	Street	City	Province
	Postal Code	Telephone	E-mail
Destination Address	Street	City	Province / State / Country
	Postal / Zip Code	Telephone	E-mail (if different from home e-mail)
Emergency Contact	First Name	Last Name	Telephone
FOR FAMILY COVERAGE ONLY			
Spouse and/or Dependent Children	First Name	Last Name	Date of Birth (D/M/Y)
	First Name	Last Name	Date of Birth (D/M/Y)

If additional space is required, please attach an additional sheet of paper.

E - Trip Information

Check the applicable Plan you are applying for.

Applicant 1 (if choosing Single or Family Coverage)	Applicant 2 (if choosing Single Coverage for a travel companion)
<p>PLANS <input type="checkbox"/> Single Coverage <input type="checkbox"/> Family Coverage¹</p> <p>EMERGENCY MEDICAL TRAVEL INSURANCE PLANS</p> <p><input type="checkbox"/> Medical Multi-Trip Annual Plan: <input type="checkbox"/> 4-Day <input type="checkbox"/> 9-Day <input type="checkbox"/> 16-Day <input type="checkbox"/> 30-Day Effective Date (D/M/Y): ____/____/____</p> <p><input type="checkbox"/> Medical Single Trip Plan <input type="checkbox"/> Canada Plan Departure Date (D/M/Y): ____/____/____ Return Date (D/M/Y): ____/____/____</p> <p>NON-MEDICAL TRAVEL INSURANCE PLANS</p> <p><input type="checkbox"/> Non-Medical Multi-Trip Annual Plan: <input type="checkbox"/> 4-Day <input type="checkbox"/> 9-Day <input type="checkbox"/> 16-Day <input type="checkbox"/> 30-Day Effective Date (D/M/Y): ____/____/____</p> <p><input type="checkbox"/> Non-Medical Single Trip Plan Trip Value² (to a maximum of \$25,000): \$ _____ Departure Date (D/M/Y): ____/____/____ Return Date (D/M/Y): ____/____/____</p> <p>TOP UP</p> <p><input type="checkbox"/> Medical Single Trip Plan – Top Up <input type="checkbox"/> Top Up to the Non-Medical Multi-Trip Annual Plan³ Departure Date (D/M/Y): ____/____/____ Number of Pre-insured days: _____ Top Up Effective Date⁴ (D/M/Y): ____/____/____ Return Date (D/M/Y): ____/____/____ Name of the other Insurer (if applicable): _____</p>	<p>PLANS</p> <p>EMERGENCY MEDICAL TRAVEL INSURANCE PLANS</p> <p><input type="checkbox"/> Medical Multi-Trip Annual Plan: <input type="checkbox"/> 4-Day <input type="checkbox"/> 9-Day <input type="checkbox"/> 16-Day <input type="checkbox"/> 30-Day Effective Date (D/M/Y): ____/____/____</p> <p><input type="checkbox"/> Medical Single Trip Plan <input type="checkbox"/> Canada Plan Departure Date (D/M/Y): ____/____/____ Return Date (D/M/Y): ____/____/____</p> <p>NON-MEDICAL TRAVEL INSURANCE PLANS</p> <p><input type="checkbox"/> Non-Medical Multi-Trip Annual Plan: <input type="checkbox"/> 4-Day <input type="checkbox"/> 9-Day <input type="checkbox"/> 16-Day <input type="checkbox"/> 30-Day Effective Date (D/M/Y): ____/____/____</p> <p><input type="checkbox"/> Non-Medical Single Trip Plan Trip Value² (to a maximum of \$25,000): \$ _____ Departure Date (D/M/Y): ____/____/____ Return Date (D/M/Y): ____/____/____</p> <p>TOP UP</p> <p><input type="checkbox"/> Medical Single Trip Plan – Top Up <input type="checkbox"/> Top Up to the Non-Medical Multi-Trip Annual Plan³ Departure Date (D/M/Y): ____/____/____ Number of Pre-insured days: _____ Top Up Effective Date⁴ (D/M/Y): ____/____/____ Return Date (D/M/Y): ____/____/____ Name of the other Insurer (if applicable): _____</p>

- ¹ Family Coverage provides coverage for the insured person, as well as his or her spouse and dependent children, provided the spouse and dependent children meet the eligibility requirements and definitions of the policy. Applicant 1 must be the eldest family member. The premium for family coverage is shown on the Rates Sheet.
- ² If choosing Family Coverage, enter the total trip value for the family.
- ³ The Top Up to the Non-Medical Multi-Trip Annual Plan does not include Trip Cancellation benefits.
- ⁴ The Top Up Effective Date will be the day after your existing coverage terminates.

<p>BELL GROUP BENEFIT PLAN</p> <p>Do you have travel benefits under your Bell group benefit plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>BELL GROUP BENEFIT PLAN</p> <p>Do you have travel benefits under your Bell group benefit plan? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>If you have travel benefits under your Bell group benefit plan, your deductible applies per person, per year and will be automatically coordinated with your Bell group benefit plan. If you do not have travel benefits under your Bell group benefit plan, your deductible applies per person, per trip and remains the responsibility of the insured.</p>	
<p>DEDUCTIBLE OPTIONS (If choosing the Medical Multi-Trip Annual Plan or Medical Single Trip Plan)</p> <p><input type="checkbox"/> \$0 (+10%) <input type="checkbox"/> \$1,000 CAD (0%) <input type="checkbox"/> \$5,000 CAD (-25%) <input type="checkbox"/> \$10,000 CAD (-35%) <input type="checkbox"/> \$25,000 CAD (-50%)</p>	<p>DEDUCTIBLE OPTIONS (If choosing the Medical Multi-Trip Annual Plan or Medical Single Trip Plan)</p> <p><input type="checkbox"/> \$0 (+10%) <input type="checkbox"/> \$1,000 CAD (0%) <input type="checkbox"/> \$5,000 CAD (-25%) <input type="checkbox"/> \$10,000 CAD (-35%) <input type="checkbox"/> \$25,000 CAD (-50%)</p>

F - Premium and Payment

Please complete the [Premium Calculation – Plans without Medical Questionnaire](#) page to determine each Applicant's total premium. For rates to top up the Non-Medical Multi-Trip Annual Plan, contact your sales agent.

Total Premium	\$ Applicant 1	+	\$ Applicant 2	=	\$ TOTAL
Method of Payment	<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> AMEX <input type="checkbox"/> Cheque made payable to RSA				
Credit Card Information					
	Card Number			Expiry Date (M/Y)	
	Name of Cardholder			Signature of Cardholder	
				Date Signed (D/M/Y)	