

TIPS ON T.I.P.S. SUMMARY

Special Medical Underwriting for Outbound Travellers

Having trouble insuring a travelling Canadian who doesn't qualify for our regular programs? We may be able to provide coverage through the Individual Medical Underwriting Plan (available only to Canadian residents with valid provincial health care, excluding Quebec residents). Even if your client does qualify for our regular product but has had a change in their medical treatment during the pre-ex stability period, this plan may be ideal.

If the applicant qualifies, the Individual Medical Underwriting Plan can provide coverage for pre-existing conditions with no required stability period.

The applicant will need to complete a telephone interview with our underwriting department. They must know and declare their entire medical history for the last 5 years. A quotation cannot be provided if there are any outstanding appointments, test results, further investigation, etc.

To request a quote please follow the steps below:

1. Create a quote in TIPS with all of the applicant's personal contact information and trip details and save it.
2. Call or email our office with the quote number and the reason they require the Individual Medical Underwriting quote, i.e. ineligible on medical questionnaire or changed/new medical condition.
3. We will arrange a telephone Medical Underwriting interview.
4. Once the interview is completed, one of our Head Office representatives will call your client to discuss the price and coverage and finalize the sale if the client wishes to proceed. If you prefer, you can ask that we provide you with the price to give to your client but our Head Office representative will need to speak with the client to finalize the sale.
5. Once the policy has been issued, we will send all necessary documents directly to your client. You will be able to view the policy record on TIPS.

The Individual Medical Underwriting Plan can be purchased up to 60 days prior to the departure date.

The applicant must be able to answer detailed medical questions about their health status. If the applicant cannot provide the answers directly, we can allow an immediate family member who attends all health appointments and has full knowledge of the applicant's health to complete the interview. You, as the agent of record, cannot complete an interview or translate questions. If accurate information is not provided during the recorded interview then the policy may be declared null and void.

Interviews can be conducted in English or French only.

Once the policy has been issued, any changes in health must be reported immediately and the policy may need to be adjusted. Because there is no pre-existing exclusion, the information must be current as of the departure date. Failure to report any changes may render coverage null and void.

The compensation for the Individual Medical Underwriting plan is listed on your commission schedule. Your agency/name will appear on the Policy Confirmation but the Head Office representative who dealt with the client will also appear as the “authorized representative”.

Top Ups are not allowed with this product. The client must be insured under this program for the entire duration of the trip. Deductibles are available.

If you have questions about this product, please call our office to discuss.