

The product described is subject to change without notice.

Age 54 or under
Effective August 10, 2009

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APPLICANT 1

FOR BROKER/SALES AGENT USE ONLY

APPLICANT 2

10 23 APP ECA 0809 000

Policy Number: Date issued (D/M/Y): Policy Number: Date issued (D/M/Y):

PERSONAL INFORMATION

Your personal information is collected for the purpose of providing you with insurance services, claims analysis and payments. Call 1-888-830-7460 for a copy of the etfs Privacy Policy. For Privacy Information, please see www.rsagroup.ca, or call us at 1-800-716-4339.

STEP 1 ELIGIBILITY CRITERIA

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

- 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. 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.
- 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 departure date; and
- You must NEVER have been diagnosed with AIDS (Acquired Immune Deficiency Syndrome) or HIV (Human Immunodeficiency Virus).

STEP 2 DEFINITIONS - Please refer to the following definitions for words where notations appear in this application.

- Minor Ailment** means any sickness or injury which does not require: the use of medication for a period 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. However, a chronic condition or any complication of a chronic condition is not considered a minor ailment.
- 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.
- Treated** means that you have been hospitalized, have been prescribed (including prescribed as needed), have taken or are currently taking medication or have undergone a medical or surgical procedure.

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 the results of further investigations for that medical condition.

STEP 3 PRE-EXISTING MEDICAL CONDITION EXCLUSIONS

For the full pre-existing medical condition exclusions, refer to your policy.

- 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**² at any time during the 180 days (90 days for high blood pressure) prior to each departure date.
- This insurance **does not cover** losses or expenses caused directly or indirectly, in whole or in part, by:
 - any lung condition for which you required hospitalization, the use of home oxygen therapy or treatment with oral steroids (e.g. prednisone) at any time during the 365 days prior to each departure date;
 - a heart condition which was not **stable**² at any time during the 365 days prior to each departure date;
 - congestive heart failure if you have **ever** been diagnosed or **treated**³ for congestive heart failure; or
 - any of the following conditions if you have been diagnosed or **treated**³ for a **total of three or more** of these conditions at any time during the 365 days prior to each departure date: any heart condition, any lung condition, high blood pressure or diabetes treated with oral medication and/or insulin.

STEP 4 PLAN INFORMATION - In addition to our Single Trip Daily and Multi-Trip Annual Plans, this insurance also offers:

- 40-day Supplemental Multi-Trip Annual Plan for the Public Service Health Care Plan (PSHCP) members:** Increase your coverage from \$100,000 or \$500,000 to \$5 million CAD and be covered for Trip Cancellation, Interruption and Delay benefits up to \$4,000 CAD. Also be covered for benefits not offered by the PSHCP, such as Vehicle Return or Emergency Relief of Dental Pain from the first dollar. See your policy for the full pre-existing medical exclusion.
- Canada Plan:** Provides coverage for a single trip while travelling outside your province or territory of residence but within Canada for the entire duration of your trip. You can benefit from great rates with a \$0 deductible. Please refer to the rate sheet for details.

STEP 5 GENERAL INFORMATION

APPLICANT 1

Last Name (Maiden name for Quebec only) First Name
 Male Female
 Date of Birth (Day/Month/Year)

APPLICANT 2

Last Name (Maiden name for Quebec only) First Name
 Male Female
 Date of Birth (Day/Month/Year)



STEP 5 GENERAL INFORMATION (continued)



HOME ADDRESS:

Street: _____ City: _____ Province: _____
 Postal Code: _____ E-mail: _____ Tel.: () _____



DESTINATION ADDRESS:

Street: _____ City: _____ Province/State: _____
 Postal/Zip Code: _____ E-mail: _____ Tel.: () _____
 Emergency Contact Name: _____ Tel.: () _____

If applying for **family coverage**, please list the last name, first name and date of birth for each dependent. If additional space is required, please attach an additional sheet of paper.

	Last Name	First Name	Date of Birth (D/M/Y)	Male	Female
1.	_____	_____	D M Y	<input type="checkbox"/>	<input type="checkbox"/>
2.	_____	_____	D M Y	<input type="checkbox"/>	<input type="checkbox"/>
3.	_____	_____	D M Y	<input type="checkbox"/>	<input type="checkbox"/>

STEP 6 TRIP INFORMATION

APPLICANT 1

APPLICANT 2

PLAN TYPE		PLAN TYPE	
Multi-Trip Annual Plan <input type="checkbox"/> 9 days <input type="checkbox"/> 16 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 40-day PSHCP Supplemental	Single Trip Daily Plan <input type="checkbox"/> Daily Plan <input type="checkbox"/> Canada Plan Departure Date (D/M/Y): ____/____/____ *Effective Date (D/M/Y): ____/____/____ Expiry Date (D/M/Y): ____/____/____	Multi-Trip Annual Plan <input type="checkbox"/> 9 days <input type="checkbox"/> 16 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days <input type="checkbox"/> 40-day PSHCP Supplemental	Single Trip Daily Plan <input type="checkbox"/> Daily Plan <input type="checkbox"/> Canada Plan Departure Date (D/M/Y): ____/____/____ *Effective Date (D/M/Y): ____/____/____ Expiry Date (D/M/Y): ____/____/____
All-Inclusive Multi-Trip Annual Plan <input type="checkbox"/> 9 days <input type="checkbox"/> 16 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days Effective Date (D/M/Y): ____/____/____		All-Inclusive Multi-Trip Annual Plan <input type="checkbox"/> 9 days <input type="checkbox"/> 16 days <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days Effective Date (D/M/Y): ____/____/____	

* If you are adding the Daily Plan as a top up to an existing coverage, the Effective Date will be the day after your existing coverage terminates. Please indicate below the name of the other insurer as well as the number of insured days.

Name of the other insurer: _____ Number of days: _____

STEP 7 PREMIUM CALCULATION AND METHOD OF PAYMENT

APPLICANT 1

APPLICANT 2

PLEASE REFER TO THE RATE SHEET FOR THE PREMIUMS.

1. Multi-Trip Annual or All-Inclusive Multi-Trip Annual		
a) Your premium from the respective rate table: <i>located on your rate sheet</i> a)	\$ _____	a) \$ _____
b) For the All-Inclusive Multi-Trip Annual Plan, calculate the appropriate tax portion based on line a) (Ontario 8%, Québec 9%): <i>Tax x line a)</i> . . b)	\$ _____	b) \$ _____
c) Multi-Trip Annual Subtotal: <i>line a) + line b)</i> c)	\$ _____	\$ _____
2. Single Trip Daily and/or Top Up		
a) Total trip duration a)	_____ days	a) _____ days
b) Existing coverage, if applicable b)	_____ days	b) _____ days
c) Travel days covered by a Single Trip Daily Plan: <i>line a) - line b)</i> c)	_____ days	c) _____ days
d) Single Trip Daily Plan premium based on total trip duration: <i>located on your rate sheet</i> d)	\$ _____	d) \$ _____
e) Single Trip Daily and/or Top Up Subtotal: <i>line c) x line d)</i> e)	\$ _____	\$ _____
3. Subtotal of lines 1 to 2: <i>line 1 c) + line 2 e)</i>	\$ _____	\$ _____
4. Travel Companion Discount: If applicable, subtract 5% from line 3 for the respective applicants (refer to rate sheet for details): <i>0.95 x line 3</i>	\$ _____	\$ _____
5. Top Up Surcharge: Indicate \$25 if you are topping up another carrier's coverage	\$ _____	\$ _____
6. TOTAL TRAVEL INSURANCE PREMIUM: line 4 + line 5	\$ _____	\$ _____
(The minimum premium is \$25 per person, per plan.)		\$ _____
TOTAL PAYMENT SUBMITTED FOR APPLICANT 1 AND APPLICANT 2		\$ _____

METHOD OF PAYMENT: Visa MasterCard AMEX Diners - En Route Cheque made payable to the broker or sales agent indicated on the front of this application.

Card Number: _____ Expiry Date (M/Y): _____ Signature of Cardholder: _____ Date Signed (D/M/Y): _____