



PRE-EXISTING MEDICAL CONDITIONS

Travel health insurance
that's just for *you*

UNDERSTANDING HOW PRE-EXISTING MEDICAL CONDITIONS AFFECT YOUR COVERAGE

Travellers need insurance that works with their health conditions—medical bills can amount to hundreds of thousands of dollars. It's important to understand the meaning of these sections in your policy:

1. Eligibility

Many policies have eligibility criteria related to pre-existing medical conditions.

To apply for coverage, you must meet the eligibility requirements under that particular plan.

2. Exclusions

Each policy has different exclusions—some exclusions are directly related to pre-existing medical conditions.

They don't affect applying for coverage, but claims relating to an exclusion are not payable.

3. Stability

To receive coverage for medical emergencies, a pre-existing medical condition must be considered stable within a specified time period prior to travel. You're considered stable if you don't have:

- New symptoms
- New diagnosis, treatment, or prescribed medication
- Deterioration of the condition
- Hospitalization or referral to a specialist (including follow-up visits)
- Change in treatment or medication
- Pending tests and test results

If you're unsure of your condition or the terms in your policy, we're available to answer your questions and find the right insurance plan for you.

WE'VE GOT YOU COVERED!

Ingle International is the travel health insurance expert, finding coverage solutions for Canadian travellers with pre-existing medical conditions since 1946.

No matter where you're travelling, you must have the proper insurance for your pre-existing condition.

WHAT IS A PRE-EXISTING MEDICAL CONDITION?

A pre-existing condition is defined as: A condition, injury, or illness for which you have received medical consultation, diagnosis, and/or medical treatment. Medical treatment includes ongoing prescriptions from a physician or dentist prior to the commencement date of a covered trip.

This is a general definition of a pre-existing condition; definitions vary between insurers.



MEDICAL QUESTIONNAIRES

You may be asked to fill out a medical questionnaire during the application process. To ensure you receive the best coverage for your pre-existing medical condition(s), consider the following when completing the questionnaire:



| ✓ Do | ✗ Don't |
|--|-------------------|
| Answer truthfully—a misrepresentation can result in a denied claim | Exaggerate |
| Fully understand—if you're unsure, seek clarification from a travel insurance expert | Guess |
| Answer carefully—each insurance company will have different questions | Rush |
| Consult with your physician—if you're unsure of an answer | Assume |

PRE-EXISTING MEDICAL CONDITION COVERAGE FOR ANYONE GOING ANYWHERE IN THE WORLD!

- Canadian & international travellers
- Snowbirds
- Inbound and outbound international students, teachers, and recruiters
- Visitors to Canada
- Super visa applicants
- Immigrants and expatriates
- Temporary foreign workers
- Adventurers
- Groups



GET A QUOTE TODAY!

helpline@ingleinsurance.com
416.730.8488 • 1.800.360.3234
www.ingleinternational.com

ARE YOU AN AGENT? LEARN MORE ABOUT OUR INDEPENDENT PARTNER NETWORK!

agent@ingleinsurance.com
416.644.3662 • 1.800.292.9460
www.ingleagents.com

JOIN THE DISCUSSION
CLICK ON THE ICONS TO CONNECT
WITH US.



imagine
Travel and Health Insurance

INGLE[®]
INTERNATIONAL

Travel health insurance
that's just for *you*