

Plan eligibility

Disclaimer and conditions

Allianz 

Global Assistance



Who is eligible for coverage

Coverage is NOT AVAILABLE to any individual who, as of their effective date:

- a) has been diagnosed with a terminal illness; or
- b) has been diagnosed with stage 3 or 4 cancer; or
- c) has received treatment for any cancer (other than basal or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the past 3 months; or
- d) requires assistance with activities of daily living as the result of a medical condition or state of health.

To be eligible for coverage, you must, as of the effective date

- a) be at least 15 days old and not more than 89 years old; and
- b) not be insured or eligible for benefits under a Canadian government health insurance plan; and
- c) be in good health at the time you purchase your policy and on the date you exit your country of origin, and know of no reason to seek medical consultation during the period of coverage.

Definitions:

Treatment means medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician including, but not limited to, prescribed medication, investigative testing or surgery.

Physician means a person other than you, who is legally qualified and licensed to practice medicine or perform surgery in the location where the services are performed, and who is not related to you by blood or marriage.