

Visitors to Canada Travel Insurance

\$500,000

Allianz 

Global Assistance



What's not covered?

Travel insurance is designed to cover losses that are sudden and unforeseen. It does not cover every situation and expense. **The following is not a complete list of exclusions. For a full list of exclusions, please refer to your [Policy](#).**

General Exclusions – Apply to ALL Coverages

You will not be paid for expenses that are in any way due to, contributed by, or resulting from:

- Pre-existing medical condition that is not stable before the effective coverage date. The stability period varies based on your age,
 - If you are 59 years of age or younger: 90 days
 - If you are 60 to 89 years of age: 180 days
- Any on-going treatment unless approved in advance by Allianz Global Assistance.
- Suicide or self-inflicted injury.
- All matters related to pregnancy.
- Abuse of alcohol or drugs including misuse of medication.
- Participating in high-risk or professional sport activities.
- Sickness or injury caused by a motor vehicle accident while also covered under a motor vehicle insurance policy.
- Travel to secure medical treatment.
- Travelling against the advice of a physician.
- Treatment that is non-emergency or elective.
- Rehabilitation or convalescent care, dental or cosmetic surgery.
- Treatment or services prohibited under a government hospital/medical plan.
- Travel to regions where a travel warning to avoid all travel, or to avoid non-essential travel, has been issued by the Canadian Government.
- Act of war, terrorism or any nuclear occurrence.