

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

For Emergency Hospital & Medical Single-trip, Multi-trip, and All-inclusive plans. This questionnaire applies to ages 60 and over, travelling for any duration.

submit this form to David Cummings Insurance Services
 info@david-cummings.com
 fax: (604) 228-9807
 350 - 2083 Alma St, Vancouver BC V6R4N6 CANADA

Section 1: Eligibility

You are eligible to apply for coverage if you meet the eligibility requirements stated below on the date you apply for coverage and on the **effective date**. If you have a change in health that makes you ineligible after the application date, please contact your travel insurance representative or Allianz Global Assistance.

You are not eligible for coverage if you:

- a) have been diagnosed with a **terminal** illness; or
- b) have been diagnosed with stage 3 or 4 cancer, or received **treatment** for any cancer (other than basal cell or squamous cell skin cancer or breast cancer treated only with hormone therapy) in the last 3 months; or
- c) require assistance with **activities of daily living** as the result of a medical condition or state of health; or
- d) have been prescribed or used home oxygen for a **lung/respiratory condition** during the previous 12 months; or
- e) have had your most recent **heart surgery** more than 12 years ago or less than 6 months ago; or
- f) have a diagnosed unrepaired aneurysm of 4 centimetres or greater, measured in either length or diameter; or
- g) have received or are awaiting a bone marrow or **major organ** transplant; or
- h) have been diagnosed with or received **treatment** for a kidney disease requiring dialysis; or
- i) have ever been diagnosed with an **auto-immune disorder**; or
- j) have ever been diagnosed with congestive heart failure; or
- k) are not insured for benefits under a Canadian government health insurance plan during the entire period of coverage.

Applicant's name (please print)

applicant signature

Date (mm/dd/yyyy)

1. Do you confirm that you are eligible to apply? Yes No

Section 2 – Rate Table Classification

2. Have you smoked tobacco or used tobacco products in the last 5 years? Yes No
3. a) In the 12 months before the date you apply for coverage, have you:
- i. been prescribed or taken 7 or more medications excluding aspirin? Yes No
 - ii. been prescribed or used prednisone for any **lung/respiratory condition**? Yes No
 - iii. used any form of nitroglycerine (spray, patch or pill) for the relief of angina/chest pain? Yes No
 - iv. been hospitalized (as an inpatient or in the emergency department) for a **heart condition**? Yes No
 - v. had a stroke or mini-stroke (TIA or transient ischemic attack)? Yes No
- b) In the last 24 months have you been diagnosed with or received **treatment**, been prescribed medication for a **blood disorder**? Yes No
4. Do you have any of the following conditions, or in the last 5 years, have you been diagnosed with or had an investigation, **medical consultation**, been prescribed medication or received **treatment** for:
- a) **Artery or vein disorder**? Yes No
 - b) Cancer (other than basal cell and squamous cell skin cancer or breast cancer treated only with hormone therapy)? Yes No
 - c) Diabetes (controlled by oral medication or insulin)? Yes No
 - d) **Heart condition** (including pacemaker or defibrillator, even if the procedure was completed more than 5 years ago)? Yes No
 - e) **Lung/respiratory condition**? Yes No
 - f) Stroke (CVA), mini-stroke (TIA)? Yes No

5. Do you have any of the following conditions, or in the last 24 months, have you been diagnosed with or had an investigation, **medical consultation**, been prescribed medication or received **treatment** for:
- | | | |
|--|------------------------------|-----------------------------|
| a) Neurological disorder? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b) Digestive tract disorder? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c) Internal conditions? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| d) High blood pressure treated with 3 or more medications? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
6. Was your last medical check-up more than 18 months ago? Yes No
7. Do you have any of the following conditions, or in the last 12 months, have you been diagnosed with or had an investigation, **medical consultation**, been prescribed medication or received **treatment** for:
- | | | |
|---|------------------------------|-----------------------------|
| a) High blood pressure (hypertension) treated with 1 or 2 prescription medications? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| b) Pre-diabetes (glucose intolerance) and diet-controlled diabetes? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| c) Muscle, bone and joint disorder? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Option to exclude pre-existing conditions from coverage:

(Not available If you answered YES to question 3 OR if you answered NO to all questions.)

Do you want to exclude all pre-existing medical conditions, regardless of whether or not they are stable? Yes No
 (Answering yes to this question provides coverage **only** for new medical conditions that arise during your trip.)

Key Terms Used in this Application

Activities of daily living means any of the following:

- a) eating;
- b) bathing;
- c) using the toilet;
- d) changing positions (including getting in and out of a bed or chair);
- e) dressing.

Artery or vein disorder includes aneurysm, atherosclerosis, blood clots, carotid artery stenosis, deep vein thrombosis (DVT), peripheral vascular disease (PVD), varicose veins excluding spider veins, thrombophlebitis.

Auto-immune disorder includes acquired immune deficiency syndrome (AIDS) or human immunodeficiency virus (HIV), Graves' disease, Lou Gehrig's disease, multiple sclerosis, myasthenia gravis, sarcoidosis any location, scleroderma, systematic lupus erythematosus.

Blood Disorder includes anemia (other than vitamin B-12 deficiency anemia), hemochromatosis, idiopathic thrombocytopenic purpura (ITP), hemophilia, polycythemia vera, thrombophilia, thalassemia, Sickle-cell anemia.

Digestive tract disorder includes Crohn's disease, bowel, colon and intestinal disorder, diverticulitis, diverticulosis, esophagus disorder, hernia, stomach disorder, gastritis, inflammatory bowel disease, irritable bowel syndrome (IBS), ulcer, ulcerative colitis. Digestive tract disorder does not include gastroesophageal reflux disease (GERD), heartburn and acid reflux.

Effective date means the later of:

- a) the date and time the completed application is accepted by Allianz Global Assistance or its representative; or
- b) the date indicated as the effective date on your confirmation of coverage; or
- c) for Multi-trip Plans, the date you exit your province or territory of residence for each trip.

If you purchase a Multi-trip Plan after you have exited your province or territory of residence, effective date means the date indicated as the effective date on your confirmation of coverage.

For Trip Cancellation & Interruption Prior to Departure benefits, effective date means the date you make the initial non-refundable payment for your trip.

If you purchase your policy after you have exited your province or territory of residence, any sickness that manifests itself during the first 48 hours after the effective date is not covered even if related expenses are incurred after the 48-hour waiting period.

Heart condition includes angina or chest pain, arrhythmia, arteriosclerosis, atrial fibrillation, congenital heart defect, congestive heart failure, cardiomyopathy, carotid artery occlusion, heart attack (myocardial infarction), heart murmur, irregular heart rate or beat, any other condition relating to the heart or cardiovascular system.

Heart surgery includes ablation, angioplasty, heart bypass operation, implanted defibrillator, implanted pacemaker, valve replacement (repair), valvuloplasty.

Internal condition includes gallbladder disease, kidney disorder (including kidney stones), liver disease, ovarian or uterine disorder, prostate or urinary disorder, spleen and/or pancreatic disorder.

Lung/respiratory condition includes asbestosis, bronchial asthma, bronchiectasis, chronic asthma, chronic bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, pulmonary embolism, pulmonary fibrosis, sleep apnea (using a CPAP machine), tuberculosis.

Major organ means, heart, kidney, liver or lung.

Minor ailment means a sickness or injury which ended more than 30 days prior to the **effective date** and which did not require:

- a) **treatment** for a period longer than 15 consecutive days; or
- b) more than one follow-up visit to a physician; or
- c) hospitalization, surgery, or referral to a specialist.

Medical consultation means any medical services obtained from a licensed medical practitioner for a sickness, injury or medical condition, including but not limited to any or all of: history taking, medical examination, investigative testing, advice or **treatment**, and during which a diagnosis of the condition need not have been definitively made. This does not include regular medical check-ups where no medical **signs or symptoms** existed between check-ups or were found during the check-up.

Muscle, bone and joint disorder includes degenerative disc disease (DDD), fibromyalgia, herniated disc, osteoporosis, osteopenia, rheumatoid arthritis, sciatica, scoliosis, spinal stenosis, spondylitis/spondylosis.

Neurological disorder includes Alzheimer's disease or dementia, brain injury, brain tumor, cerebral palsy, Creutzfeldt–Jakob disease, Cushing's syndrome, epilepsy, Guillain-Barré syndrome (GBS), Parkinson's disease, seizure, trigeminal neuralgia (TN or TGN).

Signs or symptoms means any evidence of disease experienced by you or recognized through observation.

Stable describes any medical condition or related condition, including any *heart condition* or *lung/respiratory condition*, for which:

- a) there has been no new *treatment*; and
- b) there has been no change in *treatment* or change in *treatment* frequency or type; and
- c) there have been no *signs or symptoms* or new diagnosis; and
- d) there have been no test results showing deterioration; and
- e) there has been no hospitalization; and
- f) there has been no referral to a specialist (made or recommended) and you are not awaiting the results of further investigations performed by any medical professional.

The following are considered stable:

- a) Routine (not prescribed by a physician) adjustment of insulin to control diabetes provided the insulin was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on your confirmation of coverage.
- b) Change from a brand name medication to a generic medication provided the medication was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on your confirmation of coverage and there is no increase or decrease in dosage.
- c) The routine adjustment of Coumadin or Warfarin provided the Coumadin or Warfarin was not first prescribed during the time period specified in the Pre-Existing Conditions Exclusion shown on your confirmation of coverage.
- d) A *minor ailment*.

Terminal applies to a medical condition for which a physician gave a prognosis of eventual death or for which palliative care was received prior to the *effective date*.

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