

TRAVELANCE TRAVEL MEDICAL INSURANCE

POLICY EXCLUSIONS

There is no coverage and no benefit will be payable for any claims resulting from or attributable to:

1. Your or your travelling companion's preexisting condition that was not stable during the time periods indicated in the Stability Table:

Stability Table		
Age	Stability Period	Counting Back from
0 - 59	60 days	Departure Date
60 - 74	180 days	
75 -89	365 days	

2. Any sickness or injury resulting from:
 - a heart condition involving the taking of nitroglycerine more than once per week for the relief of angina within the time periods listed in the Stability Table.
 - a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone) within the time periods listed in the Stability Table;
3. Expenses incurred for medical care or services where your covered trip was undertaken contrary to medical advice or after receiving a prognosis of a terminal sickness;
4. Any treatment:
 - not required for the immediate relief of acute pain and suffering;
 - which can reasonably be delayed until you return to your province or territory of residence;
 - for follow-up treatment, recurrence of a medical condition or subsequent emergency treatment or hospital stay for a medical condition or related medical conditions for which you had received emergency treatment during your covered trip;
 - routine or general physical examinations, drugs or medication available without a prescription, eyeglasses or contact lenses or services which are not medically necessary;
5. Transplants of any kind
6. Unless prior approval is obtained from us, any emergency air transportation, MRI, CAT Scan, surgery, cardiac procedures, including but not limited to cardiac catheterization, angioplasty or surgery;
7. Expenses incurred for all medical care or services including those related to an accident when this policy was purchased specifically to obtain hospital or medical treatment outside your province or territory of residence, whether or not recommended by a physician;
8. Any expenses related to an injury or sickness that occurred when another insurance was in force during the period of your covered trip for which top up coverage was purchased;
9. Expenses incurred for ongoing or recurring medical conditions. Once emergency treatment and care is completed, no further benefits for the same or related medical conditions will be covered;
10. Arthritis, cataracts, gout, varicose veins, corns, calluses and bunions or any medical conditions resulting from the medical care thereof;

11. Artificial joints within one year of any surgery;
12. All medical and emergency evacuation costs associated with child birth that occurs after 26 weeks gestation or voluntarily induced abortion;
13. All neo natal, medical care and evacuation costs related to a baby born during the covered trip;
14. Any expenses related to coronavirus, SARS, or any mutation or variation of coronavirus or SARS. This exclusion is waived if you are under 18 years old or if you are vaccinated or if you are not medically eligible to be vaccinated;
15. Your mental or emotional disorders including, but not limited to stress, anxiety and depression unless admitted to hospital. This exclusion is not applicable to major psychiatric illness such as psychosis, schizophrenia and major affective mood disorders;
16. Any elective medical treatment;
17. Your use of drugs, alcohol, or any medication that results directly or indirectly in the condition causing a claim;
18. Any sickness or injury resulting from long term excessive consumption of alcohol or drugs;
19. Your attempted suicide or any intentionally self-inflicted injury unless admitted to hospital;
20. Your participation in adventurous activities;
21. Your participation in organized professional sporting activities;
22. Driving a motorcycle, moped, or scooter, whether or not you are driving on publicly maintained roads, driving off-road or on private property (unless you hold an applicable valid Canadian driver's license);
23. Your riding, driving or participating in motorized races of speed or endurance;
24. Piloting an aircraft or air travel on any air supported device other than as a fare-paying passenger on a flight operated by a common carrier;
25. Fraud, concealment or deliberate misstatement in relation to any matter affecting this insurance or in connection with the making of any claim hereunder;
26. Your participation in a crime or malicious act;
27. Participation in a riot or insurrection;
28. War or act of war (whether declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military uprising or usurped power;
29. Act of terrorism by nuclear means and terrorism by dissemination of biological, chemical and or bio-chemical agents and substances;
30. Participation in the armed forces;
31. Events related to "Avoid Non-Essential Travel" and "Avoid All Travel" advisories Government of Canada prior to your effective issued by the date that were or continue to be in effect for any country, region or city of destination on your covered trip, as reflected in your travel itinerary;
32. Orbital and suborbital flights;
33. A condition that is directly or indirectly related to any medical condition for which you have declined or delayed recommended treatment, diagnostic testing or prescription medication in the 2 years prior to the date it gives rise to a claim under this policy;
34. Contamination resulting from radioactive material or nuclear fuel or waste; or
35. Any trip outside your province or territory of residence as a driver, operator, co-driver, crewmember, or passenger on any commercial vehicle used to carry goods for sale, resale or income.