

TC

You must be a Canadian resident in order to purchase TravelStar Travel insurance. Plans are not available in Quebec, New Brunswick and Nunavut.

A. Applicant Information (please list dependants travelling with you)						
Applicant	First Name	Last Name	Sex	Date of Birth (DD/MM/YYYY)	Age	Tobacco use in last 2 years?*
1			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Yes <input type="checkbox"/> No
2			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependant Applicants						
1			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Yes <input type="checkbox"/> No
2			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Yes <input type="checkbox"/> No
3			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Yes <input type="checkbox"/> No
4			<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> Yes <input type="checkbox"/> No
Address			City			
Province	Postal Code	Phone ( )	Email			

\*Any applicant, including dependant applicants 18 years of age or over, must answer the tobacco use question.

B. Plan Selection (Plans must be purchased before departing on a trip.)	
Plan	Notes/Instructions
<input type="checkbox"/> Multi-Trip Annual Emergency Medical	Only available to applicants under the age of 80 at the time of application. Complete page 2, section E1 on page 3, and page 4.
<input type="checkbox"/> Multi-Trip Annual Trip Cancellation	Only available with the purchase of a Multi-Trip Annual Emergency Medical Plan. Complete section C., section F2 on page 3, and page 4.
<input type="checkbox"/> Single-Trip Emergency Medical	Complete page 2, sections F3 and F4 on page 3, and page 4.
<input type="checkbox"/> Single-Trip Emergency Medical	Complete section C., sections F3 and F5 on page 3, and page 4. If your trip is valued at \$12,000 or more, you must also complete section D. on page 2.

C. Eligibility for Trip Cancellation Coverage (Complete this section if you are applying for Trip Cancellation Coverage.)		
<p><b>You (“you” and “your” refers to any person listed on this application) are NOT eligible for coverage if:</b></p> <ol style="list-style-type: none"> <li>you are not a Canadian resident with a valid provincial/territorial government health plan;</li> <li>you did not purchase the plan prior to your departure;</li> <li>your trip is to a country, region, city, or other destination (including cruise ships) with an “Avoid non-essential travel” or “Avoid all travel” advisory from the Canadian government in effect at:               <ol style="list-style-type: none"> <li>the time of purchase if purchasing a Single-Trip Plan; or</li> <li>the time of booking if purchasing a Multi-Trip Annual Plan;</li> </ol> </li> <li>your trip is valued at more than \$20,000 if you are purchasing a Single-Trip Plan; and</li> <li>your trip is valued at \$12,000 or more per person and you do not meet the Single-Trip Emergency medical Plan eligibility requirements, regardless of your age, as outlined in section D.</li> </ol>		
	<b>Applicant 1</b>	<b>Applicant 2</b>
I hereby warrant that I AM eligible to purchase Trip Cancellation Coverage	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I hereby warrant that my dependants are eligible to be covered under my Trip Cancellation Coverage based on the above questions.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**D. Eligibility for Emergency Medical Coverage** (Complete this section if you are applying for Emergency Medical Coverage.)

**You ("you" refers to any person listed on this application) are NOT eligible for coverage if you:**

1. are awaiting tests or medical treatment for a heart condition;
2. have a surgically untreated vascular aneurysm;
3. have been diagnosed with Congestive Heart Failure (CHF);
4. have an Implantable Cardioverter Defibrillator (ICD);
5. were diagnosed; received new medical treatment (e.g. consultation, tests or prescription drugs); or had a change in your medical treatment (e.g. a stop, start or dosage change to a prescription drug, other than a dosage change of Coumadin or Warfarin) for, any of the following heart or vascular conditions in the last 12 months:
  - a) heart transplant;
  - b) atrial flutter;
  - c) atrial/ventricular fibrillation;
  - d) peripheral vascular disease;
  - e) stroke/TIA; or
  - f) blood clots;
6. have diabetes that is treated with insulin AND take prescription medication for a heart condition (excluding medication to treat high cholesterol or high blood pressure);
7. use home oxygen or take an oral steroid to treat a lung condition;
8. are currently being treated for cancer, excluding breast or prostate

- cancer treated exclusively with hormone therapy;
9. were diagnosed; received new medical treatment (e.g. consultation, tests or prescription drugs); or had a change in your medical treatment (e.g. a stop, start or dosage change to a prescription drug) for, any of the following conditions in the last 12 months:
    - a) liver failure;
    - b) GI bleed;
    - c) AIDS; or
    - d) terminal illness;
  10. have had any of the following procedures in the last 12 months:
    - a) valve surgery or replacement;
    - b) kidney dialysis;
    - c) organ, stem cell or bone marrow transplant;
  11. require assistance from another person(s) with activities of daily living (ADL) if you are 70 years of age or older;
  12. are not a Canadian resident with a valid provincial/territorial government health plan;
  13. have not purchased prior to departing on your trip, unless purchased as a top-up to an existing GMS policy; and
  14. are 80 years of age or older at the time of application if purchasing a Multi-Trip Annual Emergency Medical Plan.

	Applicant 1	Applicant 2
I hereby warrant that I AM eligible to purchase Trip Cancellation Coverage	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I hereby warrant that my dependants are eligible to be covered under my Trip Cancellation Coverage based on the above questions.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

**E. Medical Questionnaire** (This section is ONLY for applicants age 60 and over purchasing Emergency Medical Coverage.)

	Applicant 1	Applicant 2
1. Have you ever suffered from, been diagnosed with, received treatment for, or been prescribed drugs for any of the following medical conditions, or undergone any of the following medical procedures:	<i>If answering "YES", please indicate the specific condition(s) on the left.</i>	
a) <input type="checkbox"/> Heart/Cardiovascular Disease or Condition, <input type="checkbox"/> Heart Attack, <input type="checkbox"/> Angina, <input type="checkbox"/> Irregular Heartbeat, <input type="checkbox"/> Heart Surgery, <input type="checkbox"/> Coronary Angioplasty, <input type="checkbox"/> Stenting, <input type="checkbox"/> Bypass, <input type="checkbox"/> Valve Replacement or Valve Surgery	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) <input type="checkbox"/> Stroke/TIA, <input type="checkbox"/> Blood Clots, <input type="checkbox"/> Aneurysm, <input type="checkbox"/> Peripheral Vascular Disease, <input type="checkbox"/> Carotid Stenosis	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Chronic Lung Disease (e.g. Chronic Obstructive Pulmonary Disease (COPD)/Emphysema/Persistent Asthma)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) <input type="checkbox"/> Bone Marrow or <input type="checkbox"/> Organ Transplant	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) HIV	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. In the past two years have you suffered from, been diagnosed with, received treatment for or been prescribed drugs for any of the following medical conditions:		
a) Cancer (excluding Basal Cell Carcinoma)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) Diabetes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) Pancreatitis	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) <input type="checkbox"/> Chronic Kidney Disease, <input type="checkbox"/> Liver Disease, <input type="checkbox"/> Gastrointestinal Disorders (e.g. Ulcers, GI Bleed, Bowel Obstruction, Hepatitis, Crohn's Disease, Colitis or Diverticular Disease)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) <input type="checkbox"/> Epilepsy, <input type="checkbox"/> Seizures, or <input type="checkbox"/> Syncope	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f) Hospitalized as a result of a fall	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g) <input type="checkbox"/> Multiple Sclerosis (M.S.), <input type="checkbox"/> Lou Gehrig's Disease, <input type="checkbox"/> Parkinson's Disease, <input type="checkbox"/> Dementia or Alzheimer's	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Has it been more than 30 months since your last checkup with a physician?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Rate Category Determination**

If you answered **NO to all questions** in section D. (questions 1, 2, and 3) you **qualify for the Star rate category**. YES responses described below determine the other rate categories. Your rate category will be needed for section E. to calculate your premium.

<p><b>Standard Rate</b> YES to <b>ONE</b> or <b>MORE</b> of these questions: <b>1a, 1c, 1d, 1e, 2d</b> and/or <b>2e</b>  <b>YES to 1b</b> and <b>ONE</b> or <b>MORE</b> of any question in <b>1, 2, or 3</b>  <b>YES to 2b</b> and/or <b>2f</b> and <b>ONE</b> or <b>MORE</b> of any question in <b>1, 2, or 3</b></p>	<p><b>Select Rate</b> YES to <b>TWO</b> or <b>MORE</b> of <b>2a, 2g,</b> and <b>3</b></p>
<p><b>Standard+ Rate</b> YES to <b>ONE</b> of <b>1b, 2b,</b> or <b>2f;</b> or <b>BOTH 2b</b> and <b>2f</b></p>	<p><b>Select+ Rate</b> YES to <b>ONE</b> of <b>2a, 2g,</b> or <b>3</b></p>
<p>Applicant 1 Rate Category  <input type="checkbox"/> Star <input type="checkbox"/> Select+ <input type="checkbox"/> Select <input type="checkbox"/> Standard+ <input type="checkbox"/> Standard</p>	<p>Applicant 2 Rate Category  <input type="checkbox"/> Star <input type="checkbox"/> Select+ <input type="checkbox"/> Select <input type="checkbox"/> Standard+ <input type="checkbox"/> Standard</p>

**F. Plan Details & Rate Calculation** (See the TravelStar brochure on gms.ca for rates.)

Complete this section based on your plan selection from section B. on page 1.

When purchasing Emergency Medical Coverage, use the Star rate category for applicants under 59, including dependants. Applicants 60 and over, use the rate category determined in section D. to calculate your premium.

Multi-Trip Annual Plan		Applicant 1 15 or 30 Day Rate	Applicant 2 15 or 30 Day Rate	Dependant(s) Total # of Dep. x 15 or 30 Day Rate
<b>Coverage Details</b>				
<b>F1. EMERGENCY MEDICAL COVERAGE</b>				
Days of Coverage Per Trip (Trip Length) <input type="checkbox"/> 15 Days <input type="checkbox"/> 30 Days	Effective Date of Plan (DD/MM/YYYY)			
Deductible (select one-applies to all applicants and must be the same for all emergency medical coverage being purchased) <input type="checkbox"/> \$0 (listed in brochure rate table) <input type="checkbox"/> \$250 (x rate by .9) <input type="checkbox"/> \$1,000 (x rate by .8) <input type="checkbox"/> \$5,000 (x rate by .7)		\$	\$	\$
<b>F2. EMERGENCY MEDICAL COVERAGE</b>		Sum Insured Premium	Sum Insured Premium	Sum Insured Premium
Trip Cancellation Sum Insured Per Trip (must be the same for all applicants) <input type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000		\$	\$	\$
Add Trip Delay Upgrade? <input type="checkbox"/> Yes <input type="checkbox"/> No		\$	\$	\$
A TRIP CANCELLATION DISCOUNT APPLIES WHEN PURCHASING WITH EMERGENCY MEDICAL COVERAGE: 10% BUNDLE DISCOUNT		\$ ( )	\$ ( )	\$ ( )
An Emergency Medical surcharge applies to each applicant or dependant who answered "Yes" to the tobacco use question in Section A. add: 15% TOBACCO SURCHARGE		\$	\$	\$
SASKATCHEWAN RESIDENTS PURCHASING TRIP CANCELLATION COVERAGE ADD: 6% PST		\$	\$	\$
ONTARIO (8%), MANITOBA (7%), AND NEWFOUNDLAND (15%) RESIDENTS PURCHASING TRIP CANCELLATION COVERAGE ADD: RST		\$	\$	\$
<b>TOTAL</b>		\$	\$	\$

Single-Trip Plan		
<b>F3. TRIP DETAILS</b>		
Departure Date (DD/MM/YYYY)	Return Date (DD/MM/YYYY)	Total Trip Length (include Departure and Return Dates)
Primary Destination (where you will spend most of your time)		If purchasing emergency medical coverage as a top up to existing insurance, coverage will go into effect on the day immediately after your existing coverage ends. Premium is based on the daily rate for the total trip length.

Coverage Details		Applicant 1 # of days x daily rate (based on total trip length)	Applicant 2 # of days x daily rate (based on total trip length)	Dependant(s) Total # of Dep. x daily rate x No. of days
<b>F4. EMERGENCY MEDICAL COVERAGE</b> (no charge for children under 16, to a max. of 6 children, when travelling with a paying adult)				
Are you topping up travel coverage from GMS or another provider? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, please complete the Top Up Information section below.				
<b>Top Up Information</b>				
Who is your existing travel coverage with? <input type="checkbox"/> GMS Policy Number _____ Days of coverage under the plan _____ <input type="checkbox"/> Other Insurance Provider _____ Days of coverage under the plan _____				
Deductible (select one-applies to all applicants and must be the same for all Emergency Medical Coverage being purchased) <input type="checkbox"/> \$0 (x rate by 1.1) <input type="checkbox"/> \$250 (listed in brochure rate table) <input type="checkbox"/> \$1,000 (x rate by .9) <input type="checkbox"/> \$5,000 (x rate by .8)		\$	\$	\$
<b>F5. TRIP CANCELLATION COVERAGE</b>		Sum Insured Premium	Sum Insured Premium	Sum Insured Premium
Sum Insured/Trip Value Per Person (can be different for each applicant) Applicant 1: _____ Applicant 2: _____ Dependant(s) _____		\$	\$	\$
Add Trip Delay Upgrade? <input type="checkbox"/> Yes <input type="checkbox"/> No		\$	\$	\$
An Emergency Medical premium discount applies when travelling with a spouse or dependant(s): 5% COMPANION DISCOUNT		\$ ( )	\$ ( )	\$ ( )
A trip cancellation discount applies when purchasing with Emergency Medical Coverage: 10% BUNDLE DISCOUNT		\$	\$	\$
An Emergency Medical surcharge applies to each applicant or dependant that answered "Yes" to the tobacco use question in Section A. add: 15% TOBACCO SURCHARGE		\$	\$	\$
Saskatchewan residents purchasing Trip Cancellation Coverage add: 6% PST		\$	\$	\$
ONTARIO (8%), MANITOBA (7%), AND NEWFOUNDLAND (15%) RESIDENTS PURCHASING TRIP CANCELLATION COVERAGE ADD: RST		\$	\$	\$
<b>TOTAL</b>		\$	\$	\$

## G. Payment Options

Payment Amount (Multi-Trip Annual Plan and/or Single-Trip Plan Total Premium for Applicant 1 + Applicant 2 + Dependants from page 3)

Payment Method

Cash  Cheque  Visa  MasterCard

Credit Card Number

Security Code

Expiry Date (MM/YY)

Signature of Cardholder

X

Coverage will be effective upon GMS' approval of the application and receipt of the appropriate premium.

## H. Applicant Declaration

I affirm that I have authority to act on behalf of myself and all other persons listed on the application. I confirm the following declarations and authorizations on behalf of all listed persons.

I agree that my electronic signature in this agreement has the same legal effect as handwritten signatures. Electronic signatures include any information in electronic form that a party has created or adopted in order to sign a document and that is in, attached to, or associated with the document, including signatures sent by fax or email.

It is understood and agreed that:

1. All statements made in the application are true and complete.
2. Any misrepresentation of, or incorrect or concealed information, may void the coverage.
3. Changes in health after applying must be reported to GMS and may affect eligibility for coverage or require an increase in premium.
4. Government health plan coverage must be in force and maintained throughout the duration of the plan.
5. Medical conditions must be stable for 180 days prior to your:
  - a) departure date for coverage to be provided for the medical condition, if purchasing Emergency Medical Coverage; or
  - b) purchase date to be covered for a cancellation or interruption, if purchasing Trip Cancellation Coverage.
6. If purchasing Trip Cancellation Coverage, any expenses related to events or situations you are aware of that might cause you to cancel your trip before you purchase, will not be covered.

For the purpose of administering the policy and/or verifying eligibility for benefits, authorization is provided for:

1. any physician, health care provider, other person, hospital or institution to release information to GMS and/or its authorized agents, representatives or affiliates concerning medical history, symptoms, treatment, examinations, diagnoses and/or services rendered; and
2. GMS may collect, store and use any personal information provided or disclose such personal information to a government health plan; any hospital, clinic or other health facility; a doctor or other health care provider; any insurance company; any other service provider or third party reasonably required to administer the policy in accordance with the GMS privacy policy available at [www.gms.ca/privacy-policy](http://www.gms.ca/privacy-policy).

### Signature of all Applicants and Dependant Applicants 18 years of age and older

Applicant 1 Signature

X

Date (DD/MM/YYYY)

Applicant 2 Signature

X

Date (DD/MM/YYYY)

Dependant 1 Signature

X

Date (DD/MM/YYYY)

Dependant 2 Signature

X

Date (DD/MM/YYYY)

## IMPORTANT NOTICE READ CAREFULLY BEFORE YOU TRAVEL

We want you to understand (and it is in your best interests to know) what your policy includes, what it excludes, and what is limited (payable but with limits). Please take time to read through your policy before you travel.

- Travel insurance covers claims arising from sudden and unforeseen circumstances (i.e.: accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, you must meet all the eligibility requirements.
- This insurance contains limitations and exclusions for things such as: global travel warnings issued by the Canadian Government, medical conditions that are not stable, pregnancy, refused boarding or entry, excessive use of alcohol, or high risk activities.
- This insurance may not cover claims related to pre-existing medical conditions and symptoms, including those that you have told us about.
- Contact GMS Travel Assistance before seeking treatment or your benefits may be limited or denied.
- In the event of a claim, your prior medical history may be reviewed.
- If you have been asked to complete a medical questionnaire and any of your answers are not accurate or complete, this policy may be voidable.

## I. For Broker or Agent Use Only

The undersigned hereby confirms that appropriate disclosure, as set out in the Canadian Council of Insurance Regulators: Advisor Disclosure document, has been made to the client regarding: (a) the company or companies represented; (b) that a commission is received for sale of this insurance product; (c) that additional compensation may be received in the form of bonuses; (d) any conflict of interest with respect to this transaction.

Agent Signature

X

Agent #1

Agent #2

Split

A1% / A2%

For Office Use

Effective Date:

DD/MM/YYYY

GMS ID: