

## CONFIRMATION OF COVERAGE

Issued Date: September 11, 2014 6:02:46 PM

Alexander Matheson  
2002 Cliffwood Lane  
North Vancouver, British Columbia  
V7G 2A7

**Fawcett Insurance** 1255  
106-1169 Mt. Seymour Road  
NORTH VANCOUVER, British Columbia  
V7H 2Y4  
604-929-3494

Contact Number: 604-916-7738

**Policy Number: 9244766**

<u>Insured Persons</u>			<u>Coverage Dates</u>	
Name	Date of Birth (yyyy/mm/dd)		yyyy/mm/dd	
Alexander Matheson	1989/01/10		<b>Application Date:</b> 2014/09/11	
Beneficiary: Diane Matheson	Relationship: Mother		<b>Effective Date:</b> 2014/09/11	
			<b>Expiry Date:</b> 2014/11/10	
			<b>Months of Coverage:</b> 2	
<u>Plan Name and Benefits Summary</u>		<u>Sum Insured</u>	<u>Premium</u>	<u>Payment Details</u>
Canadian Expatriate Deluxe Age 0-69 Zone 1 - worldwide - \$2,000,000				Payment Method: Mastercard
Hospital and Medical		\$2,000,000	\$278.00	Card Number: *****2592
Deductible: \$0				Amount: \$278.00
AD&D		\$100,000	Included	Approval Code: 07404Z
<b>Premium: \$278.00</b>	<b>Taxes: \$0.00</b>	<b>Total: \$278.00</b>		Response Code: 001/00
				Terminal ID: TICTPOS20
				Sequence #: 311001001272
				Transaction Time: 2014/09/11 18:02:45

### Please retain this confirmation as your receipt.

Your application for Emergency Hospital and Medical Insurance has been reviewed and based upon the truth, accuracy and completeness of the medical information you submitted, coverage is provided as described in your policy or certificate of insurance.

Please read and understand the enclosed policy or certificate of insurance, which fully explains the terms, conditions, limitations and exclusions that are part of your policy.

If you have a change in your health, including any change in your medication, between the date of application and the effective date of the policy, or in the case of the multi-trip plan between the date of application and any departure or top-up/extension effective date, you must contact your insurance representative to ensure that you remain eligible for this insurance.

TIC Emergency Assistance must be notified prior to any surgery being performed or within 24 hours of admission to a hospital. Failure to do so, without reasonable cause, will result in the reduction of eligible benefit amounts payable.

**In the event of an emergency, contact TIC Emergency Assistance:**

**Toll Free Canada/U.S.A. 1-800-995-1662**

**Toll Free Worldwide: 800-842-08420**

**If unable to contact us through these toll free numbers, please call collect: 416-340-0049.**

**Or visit [www.travelinsurance.ca](http://www.travelinsurance.ca) to initiate your claim, and TIC will contact you.**

Underwritten by Co-operators Life Insurance Company. Property risks are underwritten by the Sovereign General Insurance Company.

## Medical declaration

for policy # 9244766  
application date: 2014-09-11

Name of insured: Alexander Matheson

Plan name: Canadian Expatriate Deluxe Age 0-69 2

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

- a) has been diagnosed with a *terminal* illness; or
- b) has been diagnosed with or has had an episode of congestive heart failure; or
- c) has had their most recent heart surgery more than 10 years ago; or
- d) has been diagnosed with Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
- e) has been diagnosed with stage 3 or 4 cancer, or cancer of the lung, liver, pancreas, or bone; or 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
- f) has had a lung condition for which, in the last 12 months, they have been prescribed or used home oxygen; or
- g) has received or is awaiting a bone marrow or major organ transplant; or
- h) has been diagnosed with or received treatment for kidney disease requiring dialysis; or
- i) has been diagnosed with an aneurysm that has not been repaired; or
- j) requires assistance with activities of daily living.

2. To be eligible for coverage, you must, as of effective date:

- a) be at least 15 days old and no more than 69 years old; and
- b) be either:

- i. a **Canadian citizen** or **Canadian resident** residing outside of Canada, or
- ii. a **Canadian citizen** or **Canadian resident** returning to reside in Canada, provided you were previously insured under a TIC policy with no lapse in coverage; and
- c) be in good health at the time you purchase your policy.

You are eligible to apply for coverage if you meet the eligibility requirements just stated. Do you confirm you are eligible for coverage?

☒ yes ☐ no

1 In the past 12 months have you been prescribed or taken **any** medication?

☐ yes ☒ no

2 In the past 12 months have you been diagnosed with or had an investigation, *medical consultation*, taken prescription medication or required *treatment* for the following conditions:

- o Heart condition
- o Artery or vein disorder
- o Stroke/TIA (mini stroke)
- o Lung condition
- o High blood pressure
- o Diabetes treated with insulin and/or oral medication
- o Crohn's disease or ulcerative colitis
- o Cancer

☐ yes ☒ no

3 In the past 12 months have you been hospitalized for more than 24 hours? (do not include hospitalizations for appendectomy, cataract removal, dental repair or treatment, or tonsillectomy)

☐ yes ☒ no

4 Have you been advised to have any diagnostic test or treatment which has not been completed or for which you are awaiting results?

☐ yes ☒ no

5 In the past 12 months have you submitted a medical claim or have a medical claim pending?

☐ yes ☒ no

Benefits are not payable for costs incurred due to or resulting from your medical condition or related condition that was not stable at any time during the stability period.