



JF Agent - Ting Ting Xu
301 - 684 BELMONT AVE W, Kitchener ON N2M 1N6
Tel: 519-578-4543

Confirmation of Insurance

Policy Details

Policy Holder: Yonghua Lu
Date of Birth: March 13, 1949
Address: 1256 Countrystone Dr
Kitchener, ON N2N 3S4
Phone Number: 519-658-0645
Email: lukenneth@hotmail.com

Policy Number: OPT171571
Application Date: March 02, 2014
Effective Date: March 02, 2014
Expiry Date: May 13, 2014
Number of Days: 73

Coverage Details

Insurance Plan: JF Optimum Visitor
Plan Type: Individual
Sum Insured: \$10,000.00 CAD
Deductible: \$0.00 CAD
Beneficiary: Qin Lu

Payment Details

Total Premium: \$173.01 CAD
Taxes:
Premium: \$173.01 CAD
Payment Date: March 02, 2014
Payment Method: Cash

Special Notes:

With Stable Pre-existing Medical Condition Coverage. You will be entitled to receive reimbursement for sickness that occurs at least 48 hours

Waiting Period - When coverage is purchased any time after your arrival in Canada:

- a. If you are age 86 or older, then in respect of any sickness, you will not be entitled to receive reimbursement for sickness or symptoms which manifested or were contracted or treated within 15 days following the effective date of this policy.
- b. If you are age 85 or under, then in respect of any sickness, you will not be entitled to receive reimbursement for sickness or symptoms which manifested or were contracted or treated within 48 hours following the effective date of this policy.
- c. For all ages, then in respect of any sickness, you will not be entitled to receive reimbursement for sickness or symptoms which manifested or were contracted or treated within seven days following the effective date if the policy was purchased 30 days or more after arrival in Canada.
- d. The waiting period may be waived (upon approval from administrator company) if this policy:
 - i. is purchased on or prior to the expiry date of an existing policy already issued by the administrator company to take effect on the day following such expiry date , provide no increase in the aggregate policy limit (Sum insured Option) or rate schedule change is applied for;
 - ii. the administrator company specifically waives or modifies the waiting period in writing; or
 - iii. if you have coverage with another insurer during the first part of your trip in Canada, and you are purchasing this insurance after your arrival in Canada and there will be no gap in your coverage, you may request to have the Waiting Period waived . You must provide proof satisfactory to the administrator company that you have other coverage in force prior to purchasing this policy and receive written approval from the administrator company.

Please retain this confirmation as your receipt.

Please read and understand the enclosed, 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 , you must contact us 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

If unable to contact us toll free, please call collect: 416-340-0049

Or visit www.travelinsurance.ca to initiate your claim, and TIC will contact you.

Underwritten by Co-operators Life Insurance Company.

If you notice any errors in the above information or have any questions, please contact JF Insurance Agency Group Inc.

Ontario:
15 Wertheim Court, Suite 501,
Richmond Hill, ON, Canada L4B 3H7
Phone: 905-707-1512 Or 1-877-832-5541
info@johnsonfu.com

British Columbia:
128 - 6061 No. 3 Road
Richmond, BC, Canadian V6Y 282
Phone: 604-232-0896, Or 1-877-232-0896
vancouver@jfinsurance.com