



**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:** Hanping Xu  
**Date of Birth:** November 22, 1948  
**Address:** 1256 Countrystone Dr  
Kitchener, ON N2N 3S4  
**Phone Number:** 519-658-0645  
**Email:** lukenneth@hotmail.com

**Policy Number:** OPT171574  
**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:** \$50.00 CAD  
**Beneficiary:** Qin Lu

### Payment Details

**Total Premium:** \$201.81 CAD  
**Taxes:**  
**Premium:** \$201.81 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](http://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](mailto: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](mailto:vancouver@jfinsurance.com)