



travel insurance *

wherever you go

February 22, 2013

1724 : Johnson Fu Insurance Agency Inc.
Ste 501 15 Wertheim Court
Richmond Hill ON L4B 3H7

Dear Agent:

Re: Aurea Pasia

Client No. 104346780

File No. 264322

Thank you for submitting your client's Detailed Application and Medical Questionnaire. The Underwriting Team has reviewed the medical information received and we can offer the following coverage options:

Coverage will not be provided for losses or expenses incurred for or as the result of: high cholesterol, or any condition, wholly or partly, directly or indirectly related thereto.

1. We are unable to offer coverage for the pre-existing condition due to the prescription of a new medication. 2. Approved for \$25,000 of coverage for the Visitor to Canada plan.

Coverage will be effective when the following surcharge is paid in addition to the rates for Medically Underwritten Applications indicated in the Rates and Procedures Manual. If you need assistance with the completion of the insurance application, please contact Agency services at 1-800-465-4279.

Single trip plan surcharge : \$0.00 extra per day

The Underwriting decision applies regardless of the sales medium and/or channel through which your client purchases insurance. If a policy is issued to your client and does not include this underwriting decision, it will be considered null and void and any premiums paid will be refunded and no claims will be payable.

Change in Health Status

If your client has a change in their health, including any change in their medication, after the completion of their medical questionnaire and prior to the date of purchase, your client must notify the Underwriting Team to ensure that they remain eligible for coverage.

The Underwriting options are valid for a 3-month period as long as there have been no changes in your client's health status.

If you have any questions regarding your client's underwriting decision, please contact the Underwriting Team at 1-888-298-8151 or email at urgent.uw@travelinsurance.ca.

Sincerely,

The Underwriting Team

TIC Travel Insurance Coordinators Ltd.
info@travelinsurance.ca

Toronto Office
2100 - 250 Yonge Street
Toronto, ON, Canada M5B 2L7

Toronto 416-340-2767
toll free 1-800-270-4416



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Dear Agent:

Re: Aurea Pasia

Client No. 104346780

File No. 264322

This coverage amendment has been prepared based on the information supplied by you on your application for insurance. It is to be attached and forms part of your policy.

Any material non-disclosure or misrepresentation of your health status will render any coverage null and void. Please be sure the information supplied to us is complete and accurate.

This policy/insurance agreement does not provide for losses or expenses incurred for or as the result of : high cholesterol, or any condition, wholly or partly, directly or indirectly related thereto.

If there is any change in your health status or medication changes between the date your application was completed and any departure date or top-up/extension effective date, you must contact the Underwriting Department at 1-888-298-8151 or 416-340-2772 for further evaluation, otherwise coverage may be null and void.

Sincerely,

The Underwriting Team

TIC Travel Insurance Coordinators Ltd.
info@travelinsurance.ca

Toronto Office
2100 - 250 Yonge Street
Toronto, ON, Canada M5B 2L7

facsimile 416-340-2707
toll free 1-800-670-4426