

Declaration of Coverage Letter

Vasile Zavizion
22 Southport Street
Toronto, ON M6S 4Y9
CA

Dear Vasile Zavizion,

Re: BMO Single Trip Travel Medical insurance coverage

Thank you for purchasing the BMO Single Trip Travel Medical insurance coverage. Your Certificate of Insurance includes a 10-day preview period from the date on which it was received. As such, please review the **Details of Coverage** below to ensure that the information you have given is correct. If you have any questions regarding your coverage selection, if there are any inaccuracies in your coverage information, or if you require alternate coverage for your travel insurance needs, please call **Allianz Global Assistance Customer Service** at 1-800-661-9060.

Failure to notify us of any inaccuracies may affect your insurance coverage.

Details of Coverage

Certificate #: BM00000308937	Date of Purchase: Aug 27, 2019
Coverage dates: Aug 30, 2019 - Sep 24, 2019	
Trip Cancellation effective date:	N/A
All other coverage effective date:	Aug 30, 2019

Insured's Name:	Vasile Zavizion
Additional Insured:	Tatiana Borisova
Plan Purchased:	Single Trip Travel Medical
Coverage Type:	Family with two (2) Adult Traveller
Trip Cancellation Insurance Amount:	N/A

Coverage Types, Benefits and Maximum Amounts

Medical Emergency including Transportation	Up to \$5,000,000 per Insured Person
Trip Assistance	Included

Premium Amount:	\$32.76 CAD
Tax:	\$0.00 CAD
Total:	\$32.76 CAD
Amount Paid:	\$32.76 CAD

BMO Travel Insurance is underwritten by Allianz Global Risks US Insurance Company (Canadian Branch) ("Allianz") under Group Policy No. FC310000-B.

PLEASE READ CAREFULLY

If this policy was purchased to cover the days of your trip and/or the amounts that exceed your current annual plan, please note that this is a separate certificate and is not an extension of your annual plan. This certificate will cover the amounts and/or days that exceed your current annual plan as outlined in this declaration page. Many of the benefits and conditions are the same as your current annual plan, however, please review both policies to ensure you are aware of any potential differences

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Please note that the Pre-Existing Conditions may also differ from that of your current annual plan. The Pre-existing exclusions detailed in your Certificate, and in the section following this, will apply to those days of your trip exceeding those on your current annual plan and to the amounts that exceed your Trip Cancellation maximum on your current annual plan.

Important Information about Pre-Existing Conditions:

This insurance will not pay for expenses incurred during the Coverage Period related to:

- Treatment, Recurrence, or medically recognized complication relating directly or indirectly to a Medical Condition for which You consulted, investigated, were diagnosed or for which Treatment was taken by You during the 90 day period immediately before Your Coverage Period began; and
- the Treatment of, or relating to, a Medical Condition which exhibited any symptom during the 90 day period immediately before Your Coverage Period began for which a reasonable person would have made enquiries regarding their Medical Condition, regardless of whether or not such enquiries were made.

NOTE This exclusion does not apply to a Medical Condition controlled by the consistent use of medication(s) taken as prescribed by a Physician provided that during the 90 day period before Your Coverage Period began there has been no change in any medication(s) and no other Treatment has been taken or recommended. A new medication or an alteration in usage or dosage of a medication constitutes a change in medication.

Helpful Travel Reminders:

Before You Travel:

- Review your Certificate of Insurance before you travel. It contains important information about the terms and conditions of your coverage, including pre-existing conditions and other exclusions and limitations. Call **1-800-661-9060** if you have any questions.
- Take advantage of the many helpful features of our trip assistance services by calling **1-800-661-9060**. You can also verify if a Travel Advisory has been issued by the Canadian Government for your travel destination. **Your insurance coverage may be affected if a Travel Advisory has been issued.**

While Travelling:

- Keep this letter or the convenient wallet-sized card below with you when you travel. We also strongly advise you take the Certificate of Insurance and a copy of your government health insurance card with you.
- To reach our 24-Hour BMO Travel Insurance Emergency Assistance Hotline, please call **Allianz Global Assistance Customer Service** toll-free at **1-800-661-9060** from Canada, the U.S., Puerto Rico and the U.S. Virgin Islands, or call **1-519-741-0782** collect if outside of the toll-free calling area.

In the event that you need to file a non-medical claim, please go to www.allianzassistanceclaims.ca. If you are claiming for medical expenses please call our Assistance Centre at: 1-800-661-9060.

24 Hour Emergency Assistance

IMPORTANT

In case of Emergency, please call:

Toll Free: 1-800-661-9060
or Collect: 1-519-741-0782

BMO Travel Insurance

Name(s): Vasile Zavizion

Certificate Number: BM00000308937

Effective Date: Aug 30, 2019

Expiry Date: Sep 24, 2019

Plan Type: Single Trip Travel Medical

Underwritten by Allianz Global Risks US Insurance Company
(Canadian Branch)