

SBC INSURANCE AGENCIES

Travel Medical Insurance – Info & Checklist

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DID YOU KNOW?!?

Provincial health plans do not extend outside of their respective provinces. For example, British Columbia Medical Services Plan does not extend to provinces such as Alberta and/or Ontario. Contingent on provinces, there may be reciprocal agreements between the provinces. However, this would only cover up to 10% of the medical expenses if you are hospitalized or require medical treatment. The rest of the medical expenses (the other 90%) will be your responsibility.

What is Covered?

The insurance provides coverage for medical expenses incurred up to \$5,000,000 while travelling outside of your home province, including medical coverage for COVID-19 for insured travelers who are fully or partially vaccinated or not yet eligible for the vaccine due to age.

How do I purchase the travel insurance?

Contact SBC Insurance Agencies for steps and procedures or review this document.

Getting Started

- 1. Advise of Travel Dates**
 - For example: September 1, 2021 to September 20, 2021
- 2. Advise of Travel Destination(s):**
 - For example: 1) Arizona or 2) Alberta or 3) Mexico or 4) Arizona, Alberta & England
 - For example: If traveling abroad (outside of North America), please confirm if there are layovers or stopovers in the USA.
 - For example: If travelling within Canada – please advise “Travelling within Canada Only”.
- 3. Advise of roster or travelers – athletes, coaches, managers under the age of 58 years of age. Please list or use MS excel spreadsheet**

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For each individual, provide in this order:

Advise Total # of travelers / Full name: First, Last / Date of Birth: DD/MM/YYYY

/ Sex: M or F

- 4.** Confirm Eligibility Questions below for each traveler under 58 years of age
For those aged 59 and over, please fill out attached 2 medical health questionnaires (Mandatory).
- 5.** If you would like to put all data (including Name, DOB and eligibility questions in one spread sheet, feel free to do so). We can also issue policies in advance as far as 45 days in advance.

Eligibility Questions

1. You are a Canadian resident. See definition in the next section.
2. You have or subscribed to provincial health care (BC MSP). This is mandatory.
3. You are not travelling against a physician or any other registered medical practitioner's advice.
4. You have not been diagnosed with a terminal condition.
5. You are not receiving palliative care or palliative care has not been recommended.

Method to send eligibility questions - Email confirming All athletes eligible or Y or N → “Yes to all” or “No to all”

Canadian Resident Definition

An *insured* who is eligible for or has a provincial or territorial government health care plan in place/in effect **AND:**

- a. Is a Canadian citizen with a primary permanent residence in Canada; or,
- b. Has landed immigrant status in Canada and a primary permanent residence in Canada; or,
- c. Has a permit to study or work in Canada.

58 & Over - For those age 58 and over – In addition to the eligibility questions above - individuals will need their OWN travel insurance policy outside of the group policy. They will need to fill out the attached medical questionnaires before any policy can be issued. **For travel within Canada ONLY, no medical questionnaire is required.**

Important Information & Other Helpful Reminders

- 1.** Business Hours: Monday to Friday 8:30am to 4:30pm PST. Closed on weekends and statutory holidays. Please try to send your request for travel insurance in advance as possible. We will not respond or accept late submissions. If your submission is sent to our brokerage on a Friday at 3pm pacific, we will be unable to get this done on time and ask that you not submit this as we will not be able to get an underwriter to turn this around on time.
 - Email: info@sbcsinsurance.com
 - Toll Free: 1-877-360-6648
- 2.** TRIP Extension (meaning more days or an extended travel time beyond what was issued). Call or email 1 day before if possible.

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- 3. Payment: Credit Card. Policies cannot be issued without a credit card. We recommend that you provide us a credit card in advance for SBC Insurance to keep on file to charge and make changes when they are requested. It will eliminate the repetitive and administrative back and forth in trying to get payment information each time.
- 4. Policy Documents and changes will be sent via email only.



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Address: #250-999 Canada Place, Vancouver, BC, V6C 3C1

Toll Free: 1-877-360-6648

Email: info@sbcinsurance.com

**COVID-19 coverage is now
included with Emergency
Medical Insurance!**

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