Name and Canadian Address					Canadian Phone #				
					Email				
					Emergency Contact Name & Phone #				
					Out-of-Country Address				
				Out-of-Country Phone #					
	Applicant 1				Applicant 2				
Applicant's first and last name				Gender				Gender □M □F	
Date of birth and age on Departure Date	Mth	Day	Year	Age	Mth	Day	Year	Age	
Departure Date The day you leave your province or territory of residence.		Mth	Day	Year	Mth	Day	Year		
Effective Date The day coverage begins.		Mth	Day	Year	Mth	Day	Year		
Termination Date The day coverage ends.		Mth	Day	Year	Mth	Day	Year		
Number of days required									
<ul> <li>Medical Score and Plan Qualification →</li> <li>To determine your Medical Score, review Table A and Table B on the reverse side and check  your score.</li> <li>Emergency treatment for pre-existing medical conditions will be covered if, prior to the effective date, they are stable for: Plans Zero and 1: 90 days</li> <li>Plans 2 and 3: 180 days</li> <li>Plans 4 and 5: 180 days</li> <li>A) Optional Multi-Trip</li> <li>Check  8, 17, or 32-day and enter the premium from the rate table.</li> </ul>		<ul> <li>0 Points = Plan Zero</li> <li>1 Point = Plan 1</li> <li>2 Points = Plan 2</li> <li>3 Points = Plan 3</li> <li>4 Points = Plan 4</li> <li>5 Points or more = Plan 5</li> </ul>			<ul> <li>0 Points = Plan Zero</li> <li>1 Point = Plan 1</li> <li>2 Points = Plan 2</li> <li>3 Points = Plan 3</li> <li>4 Points = Plan 4</li> <li>5 Points or more = Plan 5</li> </ul>				
<ul><li>B) Daily Rate Enter your daily rate from the rate table.</li></ul>		32-day		В	32-day		В		
<ul> <li>C) Premium Due Multiply the number of days required by the daily rate and add the premium from Box A (if applicable).</li> </ul>		\$ (		C	Ş		C		
<b>D)</b> Tobacco Users Add 20% if you used tobacco in the past 3 years.		\$		D	\$		D		
E) Optional 90-Day Stability for Plans 2, 3, 4, or 5 Add 35% (Coverage limited, see brochure page 3 for details.)		\$		E	\$		E		
F) Optional Deductibles If you do not want the \$250 USD deductible check ☑ the appropriate box and adjust the total amount due.		<ul> <li>\$0 add 15%</li> <li>\$99 USD add 10%</li> <li>\$500 USD subtract 5%</li> <li>\$1,000 USD subtract 15%</li> <li>\$5,000 USD subtract 25%</li> <li>\$10,000 USD subtract 35%</li> </ul>			<ul> <li>\$0 add 15%</li> <li>\$99 USD add 10%</li> <li>\$500 USD subtract 5%</li> <li>\$1,000 USD subtract 15%</li> <li>\$5,000 USD subtract 25%</li> <li>\$10,000 USD subtract 35%</li> </ul>				
TOTAL AMOUNT (less any deposit or adjustment for Early Bird discount) (Minimum \$20 per Applicant) + + + + + + + + + + + + + + + + + + +									
Make cheque payable to Bureau d'Assurance Voyage Inc.       Expiry         If paying by Visa or MasterCard, please provide card #									

Âge d'or Travel Insurance 2024-2025 Application Side 1

Insurance is administered by North American Air Travel Insurance Agents Ltd. doing business as TuGo®, a licensed insurance broker in all provinces and territories. The issuer of the contract is Industrial Alliance Insurance and Financial Services Inc. Claims at TuGo®

and TuGo® are registered trademarks owned by North American Air Travel Insurance Agents Ltd. doing business as TuGo®

Underwritten by Industrial Alliance Insurance and Financial Services Inc.

Complete <u>both sides</u> of this application and either: MAIL to Bureau d'Assurance Voyage Inc., 151, rue Queen, Sherbrooke QC J1M 1J8 OR SCAN and EMAIL both sides to info@bavqc.com

## Bureau d'Assurance Voyage Inc.

1-844-500-2947 bureaudassurancevoyage.com

A4Q

## ANY MISREPRESENTATION OF YOUR HEALTH WILL RESULT IN A DENIED CLAIM.

Âge d'or Travel Insurance Eligibility Requirements for Applicants ages 55+: You must have a valid	Application Side 2		
government health insurance card for the entire duration of your trip, and answer the following:	Applicant 1	Applicant 2	
1. Do you have a terminal illness or has your physician advised you not to travel?	🗆 Yes 🗌 No	🗆 Yes 🗌 No	
2. Have you had coronary bypass surgery and, if so, was your most recent coronary bypass more than 12 years before your Departure Date?	🗆 Yes 🛛 No	🗆 Yes 🗌 No	
3. In the 3 years before your Departure Date, have you:			
a. been diagnosed with or received treatment (including medication) for 3 or more conditions in Table A?	🗆 Yes 🛛 No	🗆 Yes 🛛 No	
b. had 2 or more heart attacks, strokes or mini-strokes (TIA)?	🗆 Yes 🗌 No	🗆 Yes 🗌 No	
c. had 2 or more heart surgeries (including angioplasty and stent)?	🗌 Yes 🗌 No	🗆 Yes 🗌 No	
d. been treated (including medication) for congestive heart failure?	🗌 Yes 🗌 No	🗆 Yes 🗌 No	
e. had kidney disease stage 3 or higher?	🗆 Yes 🗌 No	🗆 Yes 🗌 No	
f. had stage III or stage IV cancer or cancer that has metastasized?	🗆 Yes 🗌 No	🗆 Yes 🗌 No	
4. In the <b>12 months</b> before your Departure Date, have you:			
a. been hospitalized for any condition(s) in Table A?	🗆 Yes 🗌 No	🗆 Yes 🛛 No	
b. had any lung condition requiring home oxygen or prednisone tablets (except a one time usage of prednisone for up to 14 days in duration)?	🗆 Yes 🛛 No	🗆 Yes 🗌 No	
c. had chemotherapy, radiation therapy or any surgery for cancer (excluding the removal of skin lesions other than malignant melanoma)?	🗆 Yes 🛛 No	🗆 Yes 🗆 No	
If you answered YES to <u>any</u> of the questions above, you are NOT ELIGIBLE for coverage.			
Medical Score Calculation: For each condition below, enter the required number of points.	Applicant 1	Applicant 2	
Score 3 points       for each condition you have been diagnosed with or received treatment (including medication) in the 3 years before your Departure Date. (Do not count Aspirin or Entrophen as treatment.)	Enter points	Enter points	
1. Heart condition			
<ol> <li>Any lung condition (other than a minor infection) requiring medication (including inhalers) prescribed for use on a daily basis</li> </ol>			
3. High Blood Pressure requiring <u>3 or more medications</u> (including a water pill)			
<ol> <li>Diabetes treated with insulin</li> <li>Stroke or mini-stroke (TIA)</li> </ol>			
5. Stroke or mini-stroke (TIA) 6. Blood clots			
7. Peripheral vascular disease			
8. Aneurysm			
9. Alzheimer's or dementia			
10. Parkinson's			
<ol> <li>Liver disease/disorder (includes fatty liver) or pancreatitis</li> <li>Kidney stones or disease</li> </ol>			
TableScore 1 point for each condition you have been diagnosed with or received treatment (including medication) in the 3 years before your Departure Date. (Do not count Aspirin or Entrophen as treatment.)	Enter points	Enter points	
<ol> <li>Any lung condition (other than a minor infection) requiring medication (including inhalers) prescribed for use on an <b>as needed</b> basis (do <u>not</u> score 1 point if you scored 3 points for the lung condition in Table A)</li> </ol>			
<ol> <li>Diabetes treated with medication other than insulin (do <u>not</u> score 1 point if you scored 3 points for diabetes treated with insulin in Table A)</li> </ol>			
<ol> <li>High Blood Pressure requiring <u>2 medications</u> (including a water pill)</li> <li>Seizure(s)</li> </ol>			
5. Cancer (excluding the removal of skin lesions other than malignant melanoma)			
6. Diverticulitis/Diverticulosis or Irritable Bowel Syndrome	-		
7. Any gastro-intestinal disease, disorder, bleed, abscess, infection, or ulcer disease (excluding acid reflux)			
8. Bowel obstruction or bowel surgery			
<ol> <li>9. Ulcerative colitis or Crohn's disease</li> <li>10. Gallbladder disease or gallstones (unless your gallbladder has been removed)</li> </ol>			
<ol> <li>Gallbladder disease or gallstones (unless your gallbladder has been removed)</li> <li>Fainting or syncope or sought treatment for a fall</li> </ol>	+		
Medical Score: Your total points determine which Plan rate table to use.Total			
Required: Has it been more than 3 years since your last complete medical examination (physical) with a physician?	🗌 Yes 🗌 No	🗌 Yes 🗌 No	

## Declaration and Authorization (You must read, sign, and date the following.)

I declare that I meet the eligibility requirements for the rate table chosen. The answers I have provided are truthful and accurate. If unsure, I have contacted my physician.

I understand that any misrepresentation or failure to disclose any material fact may void the policy.

I understand that it is my responsibility to review my policy to understand the coverage and exclusions, including the pre-existing condition exclusion. I understand that if my health changes prior to my departure date, I must contact Bureau d'Assurance Voyage Inc. to determine how this will affect my coverage.

I authorize the disclosure of my personal and health information in the event that I have a claim.





Applicant 2 signature