

Protect yourself wherever you go.

When you are on a trip, getting sick or injured is the last thing you want to worry about. But the unexpected happens, and emergency medical care in other countries, even other provinces, can be expensive. Without emergency hospital and medical insurance, you and your family would be responsible for these high costs.

Harvard Western Insurance offers emergency medical, trip cancellation, trip interruption, baggage, rental car protection and visitor to Canada medical coverage.

Do you have a medical condition that is keeping you from travelling? Did you know that with some travel insurance policies, a change in medication can leave you without coverage for a pre-existing condition? You didn't work your whole life to get left behind in retirement.

Contact Harvard Western Insurance. We can help you get the travel coverage you need.

- Pre-existing conditions coverage
- No age limit
- Deductible options, choose your discount
- Unlimited travel within Canada
- Annual renewal and companion discounts may apply

We are proud of our Saskatchewan roots.

Harvard Western Insurance has over 117 years of experience selling insurance in Saskatchewan. Originally operating under the name McCallum Hill and Company, our organization has grown over the years through amalgamations with Cooks Insurance, Western Financial Group, Harvard Developments Inc. and Shenher Insurance and Financial Services.

For assistance call toll-free at **1-877-543-4201**, email us at info@harvardwestern.com, visit www.harvardwestern.com or call one of our nine locations:

SOUTH

4420 Albert Street
306-584-2466

KRONAU

5 Main Street
306-781-2263

PANGMAN

200 Mergens Street
306-442-4306

MILESTONE

128 Main Street
306-436-2040

YELLOW GRASS

109 Souris Street
306-465-2565

EAST

3615 Quance Street E.
306-757-1633

NORTH WEST

464 McCarthy Blvd. N.
306-777-0654

NORTH

407 Broad Street
306-543-4200

ROULEAU

133 Main Street
306-776-2511

Travel Insurance

Quality coverage even with
a pre-existing condition



Your Benefits

Your benefits could include:

- Up to \$10 million coverage for emergency medical treatment including hospital and doctor's fees
- Prescription drugs
- Ambulance services (air, land and sea) including emergency air transportation to Canada
- Return of your children with an escort
- Return of vehicle
- Emergency dental treatment
- Direct payments to hospitals and coordination with government plans
- Multilingual medical and travel assistance 24/7 anytime, anywhere
- Optional coverage - Covid Rider

For more information about Harvard Western Travel Insurance options, please contact one of our brokers at our nine locations (see back of brochure). We're happy to answer any of your questions.

Medical Health Questionnaire

Name of insured/patient

Applicants 60 years of age and over must answer the following questions to determine rate. If you have any doubt about your medical condition(s) as it relates to the following questions, you should consult your physician for advice before completing this medical health questionnaire.

1. At the time of the application, how many medications** in total do you take or have you been ordered to take by a physician for one or more of the following medical conditions:

- Heart conditions/disease
- Lung conditions (including asthma)
- Diabetes

- ☐ 3 or more medications ☐ 1 medication
☐ 2 medications ☐ None

2. Within the 24 months prior to the date of the application, have you had a heart attack, stroke and/or transient ischemic attack (mini-stroke, TIA)?

- ☐ Yes ☐ No

3. At the time of application, how many of the following medical conditions are you receiving treatment for?

Treatment includes medication** that you take or have been ordered to take by a physician.

- ☐ Heart conditions/disease (include aspirin)
☐ Lung conditions/disease (including asthma)
☐ Diabetes (controlled by medication or diet)
☐ Hypertension
☐ Diverticulitis
☐ Bowel obstruction
☐ Peptic ulcer
☐ GERG (gastro-esophageal reflux disease)
☐ Kidney infections
☐ Kidney stones
☐ Kidney failure
☐ Cancer

4. Have you ever been diagnosed with ANY medical conditions that are not listed in the previous questions, for which you currently receive treatment? Treatment includes medication** that you take or have been ordered to take by a physician, not including a minor ailment*.

- ☐ Yes ☐ No

5. Have you used any tobacco products in the past 12 months?

- ☐ Yes ☐ No

6. With regards to a pre-existing condition, do you foresee the potential for any treatment changes within the next year?

- ☐ Yes ☐ No ☐ Maybe

* Minor ailment means a condition which does not require the use of medication for a period of greater than 30 days, which did not require follow-up or referral visit to a physician, registered medical practitioner, or which did not require hospitalization or surgical intervention.

** Medication(s) includes medication that requires a prescription from a physician or other registered medical practitioner and medication purchased over the counter as per the physician's advice or other registered medical practitioner's advice.

*** For all details regarding Medical Travel Insurance for pre-existing conditions, please refer to the travel policy that has been issued and discuss any questions with your Harvard Western Insurance Broker before travelling.

