

Medical Health Questionnaire

Multi Trip Annual Worldwide Medical | Single Trip Worldwide Medical | Single Trip Excluding USA Medical
Effective date: May 31, 2007

Name of insured/patient

Policy Number

Applicants 60 – 89 years 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 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 (include aspirin, but exclude medication** taken for hypertension or high cholesterol)
 - Lung conditions (including asthma)
 - Diabetes

- 3 or more medications** – You are eligible for rate category 6
- 2 medications** – You are eligible for rate category 5
- 1 medication** – Please proceed to question 2
- None** – Please proceed to question 2

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

- Yes** – You are eligible for rate category 5
- No** – Please proceed to question 3

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

Medical 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
- GERD (gastro-esophageal reflux disease)
- Kidney infections
- Kidney stones
- Kidney failure
- Cancer

- 2 or more medical conditions** – You are eligible for rate category 4
- 1 medical condition** – You are eligible for rate category 3
- None** – Please proceed to question 4

4. Have you ever been diagnosed with ANY medical conditions that are not listed in the previous questions, for which you currently receive medical treatment?

Medical treatment includes medication** that you take or have been ordered to take by a physician, not including a minor ailment*.

* 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.

- Yes** – You are eligible for rate category 2
- No** – Please proceed to question 5

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

- Yes** – You are eligible for rate category 2
- No** – You are eligible for rate category 1

** 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.

*** If you qualify for the coverage selected but fail to answer truthfully and accurately any question asked at the time of the application, any claim will be subject to an extra deductible of \$10,000 in addition to any other applicable deductible amount. No future coverage will be provided under this Policy unless you pay any additional premium reflecting true and accurate answers to those questions.

I understand that the medical conditions disclosed on this application may not be covered. Details related to pre-existing conditions coverage are set out in the Policy booklet.

I confirm that I have answered this Medical Questionnaire truthfully and accurately as it relates to my health conditions.

Signature

Date

Freedom travel insurance is administered by North American AirTravel Insurance Agents Ltd., d.b.a. Travel Underwriters, a licensed insurance broker. 11th Floor, 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2. Insurance is underwritten by Industrial-Alliance Pacific Life Insurance Company and certain Lloyd's Underwriters, severally and not jointly.