

CSQ
GROUP INSURANCE
PLAN



**Travel Insurance (with Assistance)
and Trip Cancellation Insurance**

Contract J9999 • January 2015

This document provides a summary of the main provisions applicable to Travel Insurance with Assistance and Trip Cancellation Insurance of the CSQ Group Insurance Plan updated on January 1, 2015.

While this document aims to provide essential information regarding Travel Insurance with Assistance and Trip Cancellation Insurance, it is provided for information purposes only. It does not change in any way the provisions contained in your group insurance contract in force on January 1, 2015.

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1. TRAVEL INSURANCE WITH ASSISTANCE

Travel Insurance with Assistance covers participants **who have taken out coverage** under one of the three Health Plans (Health 1 Plan, 2 or 3) offered as well as any dependents included under their coverage.

1.1 Definition

For the purposes of this coverage:

An “**accident**” means an unintentional, sudden, fortuitous and unpredictable event due exclusively to an external and violent cause and resulting, directly and independently of any other cause, in bodily injuries.

1.2 Benefits

The expenses described hereinafter are eligible provided they are incurred following a death, an accident or a **sudden and unexpected illness** that occurs while the insured is travelling outside the province of residence and that the insured’s health status is requiring emergency medical care. The expenses incurred must apply to supplies or services prescribed by a physician that are necessary for the treatment of an illness or injury.

1.3 Maximum reimbursement

Eligible expenses are reimbursed at 100%, with no deductible or coinsurance, and are limited to a maximum of \$5,000,000 per insured for the duration of the trip outside the province of residence.

1.4 Eligibility

To be eligible for this coverage, insureds must be eligible for benefits under the government health insurance and hospitalization insurance program of their province of residence in Canada for the entire duration of their stay outside their province of residence.

IMPORTANT

Insureds who are aware that they are suffering from an illness must make sure, before departure, that their health condition is good and stable, that they are able to perform their ordinary activities and that no symptom leaves any reasonable doubt that complications may occur or that care may be required during the trip outside the province of residence.

For the consequences of a known disease or illness to be covered, the disease or illness must be under control prior to departure.

If the disease or illness:

- has worsened;
- has relapsed or recurred;
- is unstable;
- is evolving into a terminal phase;
- is chronic and shows signs of deteriorating or risks foreseeable complications during the trip;

it is recommended that you contact the Travel Assistance Service provided under your coverage a few weeks prior to departure. You can obtain details on the exact definition of a "sudden and unexpected illness" and determine if your health condition limits your coverage in any way. The telephone numbers for the Travel Assistance Service are also indicated on the back of your SSQ Card.

Canada and United States:

1-800-465-2928

Elsewhere in the world (collect call):

514-286-8412

1.5 Eligible travel insurance expenses

The following expenses are eligible for reimbursement:

- a) **Hospitalization** expenses in a hospital where the insured actually receives a curative treatment; expenses are payable only if they are eligible under the hospitalization plan of the insured's province of residence and only for the portion in excess of those reimbursed under the public plan.
- b) Fees charged by a **physician** for medical, surgical or anaesthetic care, other than fees for dental care; expenses are payable only if they are eligible for benefits under the hospitalization plan of the insured's province of residence and only for the portion in excess of those reimbursed under the public plan.
- c) Transportation by **ambulance** to the nearest hospital by a licensed ambulance service.
- d) **Medication** that may only be obtained by prescription.
- e) Fees for a private **nurse** in a hospital, when medically necessary, who is neither an insured's relative nor a travel companion. These expenses are subject to a maximum reimbursement of \$5,000 per insured, per trip.
- f) Professional fees for a **chiropractor, podiatrist or physiotherapist**.
- g) Rental cost of a **wheelchair, hospital bed or breathing assistance device**.
- h) **Lab tests** and **X-rays**.
- i) Purchase of **trusses, corsets, crutches, braces, casts** and other **orthopedic devices**.

- j) Professional fees of a **dental surgeon** for accidental injury to natural teeth resulting from an accident that occurred outside the insured's province of residence, up to a maximum reimbursement of \$1,000 per accident; expenses must be incurred within 12 months following the accident and the treatment may be obtained after the insured's return to the province of residence. Only expenses incurred while this coverage is in force are eligible.
- k) **Repatriation** of the insured to the province of residence for immediate hospitalization and expenses for transporting the insured to the nearest location where appropriate medical services are available; expenses incurred for transportation or repatriation require the prior authorization of SSQ. Benefits are limited to the cost of the most economical transport option, according to SSQ, taking the insured's health condition into account.
- l) The cost of economy class return **air travel** for a medical escort, when it is requested by the air carrier or the insured's attending physician; these expenses require the prior authorization of SSQ; the medical escort must not be related to the insured nor be a travel companion.
- m) The cost of returning the insured's **personal or rented vehicle**, by means of a commercial agency, to the residence or the nearest car rental agency, up to a maximum reimbursement of \$2,000. The insured must present a medical certificate from the attending physician stating that he or she is incapable of doing so due to an illness or accident. The prior authorization of SSQ is required.
- n) In the event of the **death** of the insured outside the province of residence, expenses incurred for the preparation and return of the remains, excluding the cost of the casket, by the most direct route to the insured's place of residence in Canada, up to a maximum reimbursement of \$10,000. These expenses require the prior authorization of SSQ.
- o) **Accommodation** and **meal** expenses in a commercial establishment, which the insured must incur when obliged to postpone the return due to hospitalization of the insured, an immediate family member or a travel companion, for a minimum duration of 24 hours, up to a maximum reimbursement of \$300 per day and \$2,400 per stay abroad for all individuals insured under this coverage.
- p) **Accommodation** and **meal** expenses in a commercial establishment, as well as economy class round-trip **transportation** expenses for a close relative or friend, to visit the insured who has been hospitalized for at least 7 days or to identify the deceased insured, subject to the following maximum reimbursements for all insureds:
 - transportation: \$2,500 per trip;
 - accommodation and meals: \$300 per day, maximum reimbursement of \$2,400.
 Prior authorization by SSQ is required.
- q) The Travel Assistance Service described in section 1.9.

1.6 Limitations to travel insurance

If an insured obtains a diagnosis or receives an emergency treatment for a medical condition resulting from an accident or a sudden illness, and this condition or diagnosis then requires extended medical services, treatment or additional surgery, and the insured chooses to obtain these services, treatment or surgery outside the province of residence when medical evidence indicates that the insured could have returned to his or her province to obtain them, SSQ does not cover the cost of these services, treatment or surgery or other related expenses.

SSQ reserves the right to repatriate the insured to the province of residence if his / her condition allows it. Any refusal to be repatriated discharges SSQ from any liability for expenses subsequently incurred.

1.7 Exclusions to travel insurance

In addition to the exclusions, limitations and restrictions applicable to all benefits of the Health Insurance Plan, the following exclusions apply to Travel Insurance with Assistance.

Travel Insurance with Assistance does not cover the following:

- a) Expenses incurred after the insured's return to the province of residence, except for expenses covered under 1.5 j).
- b) Expenses payable under a government plan or legislation.
- c) Expenses related to elective or non-emergency surgery or treatment, as well as expenses incurred in the case of a trip taken for the purpose of obtaining medical treatment, a medical consultation or hospital services, regardless of whether the trip is taken upon the recommendation of a physician;
- d) Hospital or medical expenses incurred for care not covered under the health insurance or hospital insurance plan of the insured's province of residence.
- e) Expenses incurred outside the insured's province of residence when such expenses could have been incurred in the province of residence, without danger to the insured's life or health, except for services required immediately following an emergency situation resulting from an accident or sudden illness. The fact that the quality of the services available in the province of residence may be inferior to that available outside the province does not represent, for the purposes of this exclusion, a danger to the insured's life or health.
- f) Expenses incurred in a hospital specialized in chronic care or in a chronic care ward of a publicly-funded hospital, or in an extended care home or thermal spa facility.

Travel Insurance with Assistance does not cover losses incurred due to the following causes or to which such causes have contributed:

- a) Active service in the armed forces or, directly or indirectly, a war or acts of war, whether declared or not, in Canada or a foreign country, provided the Government of Canada issued a travel warning for the country in question. This exclusion does not apply to insureds who are already in a foreign country at the time a war or acts of war break out, provided that when the Government of Canada recommends leaving the country, the insureds take the necessary steps to leave the country as soon as possible.
- b) Active participation of the insured in a riot or insurrection, perpetration or attempted perpetration of a criminal act by the insured or the insured's travel companion or participation of the insured or the insured's travel companion in a criminal act.
- c) Intentional self-inflicted injury by the insured, suicide or attempted suicide, whether the person is considered sane or not; however, in the case of death resulting from suicide, only expenses incurred for the preparation and return of the remains are covered as stipulated in section 1.5 n).
- d) Abusive consumption of medications, drugs or alcohol and the ensuing consequences.
- e) Participation in any combat or extreme sport, gliding, hang-gliding, mountain climbing, parachuting, skydiving or any other similar activity, or participation in any motorized vehicle competition, or participation in any sporting or underwater activity for which the insured receives compensation.
- f) Pregnancy, miscarriage, childbirth or related complications occurring within the 2 months preceding the normal expected date of delivery.

1.8 Reduction of benefits

If the insured is entitled to similar benefits under an individual or another group contract, the benefits payable under the Travel Insurance with Assistance are reduced by the benefits payable under any other contract.

In addition, if the insured is entitled to similar benefits under other clauses included in the Health Insurance Plan, benefits are first payable under the Travel Insurance with Assistance coverage. However, when benefits are not payable under Travel Insurance with Assistance coverage, this should not be interpreted as limiting the scope of any other clause under the Health Insurance Plan.

1.9 Travel Assistance

Travel Insurance also includes travel assistance services. All insureds have access to a Travel Assistance Service if ever needed during a trip outside the province of residence. This assistance is provided by a specialized company with which SSQ has an agreement.

If emergency medical or hospital care or any of the services provided for under Travel Insurance become necessary while on a trip, the Travel Assistance Service can be helpful in advancing funds for this as well as assisting with hospital admission and accessing the different services provided for under your plan.

Travel Assistance Services can provide the following in the event of an accident or sudden and unexpected illness when travelling:

- a) Direct the insured to an appropriate clinic or hospital.
- b) Verify the insured's health insurance coverage to avoid he or she having to pay for services out of pocket when possible.
- c) Ensure the proper follow-up of the insured's medical file.
- d) Coordinate the insured's return and transportation as soon as medically possible.
- e) Provide emergency assistance and coordinate benefit claims.
- f) Take the necessary measures for the transportation of a family member to the insured's bedside or to identify the deceased and coordinate the return of the deceased insured.
- g) If necessary, help arrange for the return home of dependents (return expenses not included).
- h) If necessary, coordinate the return of the insured's personal vehicle if the insured is incapable of doing so due to illness or accident.
- i) If necessary, communicate with the insured's family or employer.
- j) Act as an interpreter for emergency calls.
- k) Recommend a lawyer in case of a serious accident (legal fees are not covered).
- l) If necessary, guarantee payment of incurred hospital expenses.
- m) Submit benefit claims to the RAMQ on behalf of the insured, if the latter agrees.

Some of the travel assistance services described above may not be available in all countries and are subject to change by SSQ without notice.

IMPORTANT

Neither SSQ nor the Travel Assistance Service are responsible for the availability or quality of the medical and hospital care provided, nor for the possibility of obtaining such care.

All of the amounts indicated in this document for benefits payable are in Canadian currency. SSQ uses the exchange rate of the last day of the month during which expenses were incurred. However, if expenses are incurred and subsequently reimbursed within the same month, the exchange rate from the end of the previous month is used.

If you travel outside of the United States and Western Europe, it is recommended to contact the Travel Assistance Service prior to departure for useful advice concerning your health insurance coverage while traveling.

You can contact a representative of the Travel Assistance Service at the following telephone numbers:

CANADA and UNITED STATES (toll-free number):	1-800-465-2928
ELSEWHERE (collect call):	514-286-8412

These telephone numbers also appear on the back of your SSQ Card. **Have your insurance contract number handy when you call.**

Note: The Travel Assistance Service may serve as an intermediary between the insured and SSQ when "prior authorization from SSQ" is required to obtain services.

2. TRIP CANCELLATION INSURANCE

Trip Cancellation Insurance covers participants who have taken out coverage under one of the three Health Plans (Health 1 Plan, 2 or 3) offered as well as any dependents included under their coverage.

2.1 Definitions

For the purposes of this coverage, the following definitions apply:

- a) **"Accident"**: means any unintentional, sudden, fortuitous and unpredictable event due exclusively to an external and violent cause and resulting, directly and independently of any other cause, in bodily injuries.
- b) **"Commercial activity"**: means an assembly, conference, convention, exhibition, trade fair or seminar of a professional or commercial nature. The activity must be public, under the responsibility of an official organization and in compliance with the legislation, regulations and policies of the region where it will be held. The activity must be the sole reason for the planned trip.
- c) **"Business Partner"**: means a person with whom the insured is associated for business purposes in a company composed of 4 co-shareholders or fewer, or a commercial company or association composed of 4 partners or fewer.
- d) **"Travel companion"**: means the person with whom the insured shares a room or apartment at destination or whose travel expenses were paid along with those of the insured.

- e) **“Prepaid travel expenses”**: means expenses incurred by the insured to purchase a package trip, a ticket from a public carrier, or to rent a motor vehicle from an accredited firm. Amounts paid by the insured concerning reservations for ground arrangements usually included in a package trip are also included, whether the reservations are made by the insured or a travel agency, as well as amounts paid by the insured in relation to registration fees for a commercial activity.
- f) **“Host at destination”**: means an individual at whose principal residence the insured is planning to stay for at least part of the trip.
- g) **“Family member”**: means a spouse, son, daughter, father, mother, brother, sister, father-in-law, mother-in-law, grandparent, grandchild, stepbrother, stepsister, brother-in-law, sister-in-law, son-in-law, daughter-in law.
- h) **“Trip”**: means a trip taken, as a tourist or for pleasure, or for a commercial activity, which entails the absence of the insured from his/her place of residence for a period of at least 2 consecutive nights and requiring a trip of at least 400 kilometres (round trip) from his/her place of residence; a cruise lasting at least 2 consecutive nights, under the responsibility of an accredited firm, is also considered to be a trip.

2.2 Benefits

SSQ pays, according to the provisions described in this coverage, expenses incurred by the insured following the cancellation or interruption of a trip, provided such expenses are related to amounts paid in advance by the insured and that, **at the time travel arrangements were finalized, the insured was not aware of any event that could reasonably lead to the cancellation or interruption of the planned trip.**

2.3 Maximum reimbursement

Eligible expenses are reimbursed at 100%, with no deductible or coinsurance, and include only those expenses that for the insured up to a maximum reimbursement of \$5,000 per insured, per trip.

2.4 Trip cancellation

To be eligible for this coverage, the trip must be cancelled or interrupted due to one of the following reasons:

- a) An illness or accident suffered by the insured, a travel companion, a business partner or a family member of the insured that prevents the insured from performing his or her regular activities and that is serious enough to justify the cancellation or interruption of the insured's trip.
- b) The death of the insured, of the spouse, of a child of the insured or of the spouse, of a travel companion or business partner.
- c) The death of a member of the insured's family or a member of the travel companion's family, provided the funeral takes place during the planned trip or within 14 days before the scheduled departure date.
- d) The death or emergency hospitalization of the host at destination.
- e) The insured's or a travel companion's summons for jury duty or subpoena to appear as a witness in a trial to be heard during the travelling period, provided the person concerned is not part of a lawsuit and has undertaken the necessary steps to have the trial postponed. However, a summons or subpoena is not considered an eligible cause for cancellation or interruption of a trip if the insured has been subpoenaed as part of his or her duties as a police officer.
- f) Quarantine of the insured, provided such quarantine terminates 7 days or less before the scheduled date of departure.

- g) Hijacking of the airplane on which the insured is travelling.
- h) Damage rendering the principal residence of the insured or the host at destination uninhabitable; the residence must still be uninhabitable 7 days or less before the scheduled date of departure or the damage must occur during the trip.
- i) Transfer of the insured, for the same employer, to a location more than 100 kilometres from the current place of residence, provided the transfer is required by the employer within 30 days preceding the scheduled date of departure.
- j) Terrorism, war, whether declared or not, or an epidemic, provided the Government of Canada issues a travel warning to that effect, after the insured's travel arrangements were already finalized.
- k) A missed departure due to a delay in the means of transportation used to reach the point of departure of the planned trip, provided such means of transportation was scheduled for arrival at the point of departure at least 3 hours prior to the time of departure (or at least 2 hours if the distance to be covered is less than 100 kilometres). The delay must be caused by weather conditions, mechanical problems (except for a private automobile), a traffic accident or an emergency road closure (each of the latter two causes requires confirmation by a police report).
- l) Weather conditions such that:
 - 1) the departure of the public carrier used by the insured, at the point of departure of the planned trip, is delayed by at least 30% (minimum 48 hours) of the planned duration of the trip;
 - 2) the insured is unable to make a scheduled connection, after departure, with another carrier, provided the scheduled connection after departure is delayed by at least 30% (minimum 48 hours) of the planned duration of the trip.
- m) Damage to the place of business or physical location where a commercial activity is to be held, such damage making it impossible to hold the planned activity, such that the official organization responsible for organizing the activity issues a written notice cancelling the activity.
- n) The illness, accident or death of a person for whom the insured is the legal guardian.
- o) The suicide or attempted suicide of a member of the insured's family or a member of the travel companion's family.
- p) The death of a person for whom the insured is the testamentary executor.
- q) The death or hospitalization of the person with whom the insured had arranged a business meeting or commercial activity; in such case, reimbursement is limited to transportation expenses and a maximum of 3 days of lodging.

2.5 Eligible Trip Cancellation Insurance expenses

2.5.1 In case of cancellation prior to departure, eligible expenses are as follows:

- a) The non-refundable portion of prepaid travel expenses.
- b) Additional expenses incurred by the insured in the event the travel companion must cancel his / her trip for one of the reasons mentioned under item 2.4 and the insured decides to proceed with the trip as initially planned, up to the amount of the cancellation penalty applicable at the time the travel companion had to cancel.

- c) The non-refundable portion of prepaid travel expenses, up to 70% of such expenses, if the insured's departure is delayed due to weather conditions and the insured decides not to proceed with the trip.

2.5.2 If a departure is missed (at the start or during the trip), eligible expenses are as follows:

- The additional cost requested by a scheduled public carrier (airline, bus, train) in economy class by the most direct route to the destination initially planned.

2.5.3 If the return is earlier or later than scheduled, eligible expenses are as follows:

- a) The additional cost of a one-way economy class ticket, by the most direct route, for a return trip to the point of departure, by the means of transportation initially planned.

If the means of transportation initially planned cannot be used, whether or not travel expenses have been prepaid, the eligible expenses correspond to the expenses required by a scheduled public carrier for economy class travel, by the most economical means of transportation and the most direct route, for the insured to return to the initial point of departure; these expenses require the prior authorization of SSQ.

Restriction

When the insured's return is delayed by more than 7 days as a result of an illness or accident suffered by the insured or the travel companion, the expenses incurred are covered provided the person in question is admitted to hospital as an inpatient for more than 48 hours within the said period of 7 days.

If travel expenses were not prepaid, the expenses incurred by the insured are covered provided that prior to the scheduled date of departure, the insured was not aware of any event that could reasonably lead to the interruption of the planned trip.

- b) The unused and non-refundable portion of the ground portion of prepaid travel expenses.

2.5.4 If round-trip transportation is needed, eligible expenses are as follows:

Transportation expenses by the most economical means are covered, subject to prior authorization by SSQ or the company providing Travel Assistance Service, to return the insured to the province of residence and then back to where the insured was travelling, provided the return is for one of the following reasons:

- a) The death or hospitalization of a member of the insured's family, a person for whom the insured is the legal guardian or a person for whom the insured is the testamentary executor.
- b) A disaster that has rendered the principal residence of the insured uninhabitable or has caused significant damage to the insured's business establishment.

2.6 Exclusions related to Trip Cancellation Insurance

In addition to the exclusions, limitations and restrictions applicable to all benefits of the Health Insurance Plan, the following exclusions apply to Trip Cancellation Insurance.

Trip Cancellation Insurance does not cover losses incurred due to the following causes or to which such causes have contributed:

- a) Active service in the armed forces or, directly or indirectly, a war or acts of war, whether declared or not, in Canada or a foreign country, provided the Government of Canada has issued a travel advisory for the country in question. This exclusion does not apply to insureds who are already in a foreign country at the time a war or acts of war break out, provided that when the Government of Canada recommends leaving the country, the insureds take the necessary steps to leave the country as soon as possible.
- b) Active participation of the insured in a riot or insurrection, perpetration or attempted perpetration of a criminal act by the insured or the insured's travel companion or participation of the insured or the insured's travel companion in a criminal act.
- c) Intentional self-inflicted injury by the insured or the travel companion, or suicide or attempted suicide, whether the person in question is considered sane or not.
- d) Abusive consumption of medications, drugs or alcohol and the ensuing consequences.
- e) Participation in any combat or extreme sport, gliding, hang-gliding, mountain climbing, parachuting, skydiving or any other similar activity, or participation in any motorized vehicle competition, or participation in any sporting or underwater activity for which the insureds receives compensation.
- f) Pregnancy, miscarriage, childbirth or related complications occurring within the 2 months preceding the normal expected date of delivery.
- g) A trip taken for the purpose of obtaining or with the intention of receiving medical treatment or hospital services, whether the trip is taken upon a physician's recommendation or not.
- h) A trip taken for the purpose of visiting or being at the bedside of a person who is ill or has suffered an accident, and whose medical condition or subsequent death leads to cancellation, early return or late return.

2.7 Deadline to request cancellation

In the event of cancellation before departure, the trip must be cancelled through the travel agency or carrier within 48 hours, or, in the case of a holiday, on the next business day, and SSQ must be informed at the same time. SSQ's liability is limited to the applicable cancellation costs stipulated in the travel insurance contract 48 hours after the date of the event justifying the cancellation or the next business day in the case of a statutory holiday.

However, this limitation will not apply if the insured and spouse provide proof deemed satisfactory by SSQ that they were totally incapable of doing so. In such case, the trip must be cancelled as soon as one of these persons is able to do so. SSQ's liability is limited to the applicable cancellation expenses stipulated in the travel insurance contract at the time of cancellation.

2.8 Reduction of benefits

If the insured is entitled to similar benefits under an individual or another group contract, the benefits payable under the Trip Cancellation Insurance are reduced by the benefits payable under any other contract. In addition, if the insured is entitled to similar benefits under other clauses included in the Health Insurance Plan, benefits are first payable under Trip Cancellation Insurance coverage. However, when benefits are not payable under Trip Cancellation Insurance, this should not be interpreted as limiting the scope of any other clause under the Health Insurance Plan.

3. HOW TO SUBMIT A CLAIM

3.1 Expenses covered under Travel Insurance with Assistance

In the event of an emergency that occurs during an insured's stay outside the province of residence, all travel assistance services and reimbursement for most expenses eligible under Travel Insurance, will be coordinated by SSQ's travel assistance service, provided the insured contacts one of its representatives.

When the insured returns home, SSQ's travel assistance service will send him / her:

- a) the documents he / she needs to file a claim - originals of all receipts and paid invoices for eligible expenses paid should be enclosed with the claim;
- b) a form for him / her to sign, authorizing SSQ's travel assistance service to obtain reimbursement on his / her behalf for expenses eligible under the provincial health and hospitalization plan.

Hospital and medical expenses payable under Travel Insurance with Assistance will be paid only after government authorities have completed their analysis of the benefit claim and paid benefits, where applicable.

All other claims for expenses eligible for reimbursement under this coverage may be submitted directly to SSQ, with satisfactory supporting evidence (invoices, receipts, physician prescriptions, etc.).

3.2 Expenses covered under Trip Cancellation Insurance

When submitting a claim, the insured must provide the following supporting documents:

- a) Unused travel tickets.
- b) Official receipts for additional transportation expenses.
- c) Receipts for ground transportation and other expenses. Receipts must include the contracts officially issued by a travel agency or accredited company and indicate the non-refundable amounts in the event of cancellation. Written proof of the insured's request to that effect as well as the outcome of the request must be provided to SSQ.
- d) Official documents certifying the reason for cancellation. If cancellation is due to medical reasons, the insured must provide a medical certificate issued by a legally authorized physician practising in the locality where the illness or accident occurred. The medical certificate must provide the complete diagnosis confirming the necessity to cancel, postpone or interrupt the trip.
- e) Police report when the delay in the means of transportation used by the insured is caused by a traffic accident or an emergency road closure.
- f) An official weather report issued by the appropriate authorities.
- g) Written proof issued by the official organizer of a commercial activity to the effect that an event is cancelled and indicating the specific reasons why.
- h) Any other report required by SSQ in support of the insured's benefit claim.

3.3 Deadlines for filing claims

Insureds should submit their claims as soon as possible. SSQ declines all claims submitted more than 12 months after the date expenses are incurred.

Insureds should keep copies of all documents submitted as these will not be returned.

To file a claim or for more information relating to travel insurance, insureds must contact SSQ's travel assistance service at one of the numbers below:

From Canada or the United States: 1-800-465-2928
From elsewhere in the world (collect call): 514-286-8412

Insureds must provide the Contract Number specified on their SSQ Card when calling.