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Sent: April-12-16 12:57 PM
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Subject: CAFII Travel Medical Insurance Working Group Proposed Language for Limitations and Exclusions

Hello Joan,

The CAFII Travel Medical Insurance working group has developed proposed common language for Travel Medical Insurance limitations and exclusions. Essentially it is our collective recommendation for the CLHIA working group to build on. Please find the document attached.

The CAFII working group is comprised of five CAFII members (member names below). We agreed that our policy wording roadmap would have three components: limitations and exclusions, definitions and policy layout. The three components are quite interrelated which became very evident during our work on limitations and exclusions.

We arrived at our proposed wording for limitations and exclusions through an iterative process. We first pulled all of our member travel medical insurance product limitations and exclusions into one document and selected what we thought was the best wording among members, often combining language from multiple members for each limitation and exclusion. Our goal was to develop clear language without overlaps or underlaps. During this process we referenced other Canadian insurer wording and also referenced the Direct Line policy from the UK. We held morning or afternoon sessions bi-weekly for several months and mostly through this series of meetings arrived at our final proposal. The wording is still subject to individual insurer legal and compliance reviews and approvals.

Our next steps are to finish proposed wording for common definitions (e.g. stability) and develop a proposal for common policy layout. We will provide both of these outputs for the CLHIA working group to build on.

CAFII Travel Medical Insurance Working Group

RBC Insurance: Martha Turnbull, Lisa Voisin, Veronica McCarthy, Anita Mukherjee

TD Insurance: Brigitte Gougeon, Steven Matukaitis

BMO Insurance : Afzal Baig, Rocco Casullo

Desjardins Assurances : Martin Plante, Jérôme Savard

CIBC Insurance : Sushil Masih, Roby Varghese, Sue Manson, Greg Grant

Joan, please let me know if you have any questions.

Thanks,

Sue Manson

Chair, CAFII Research and Education Committee

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