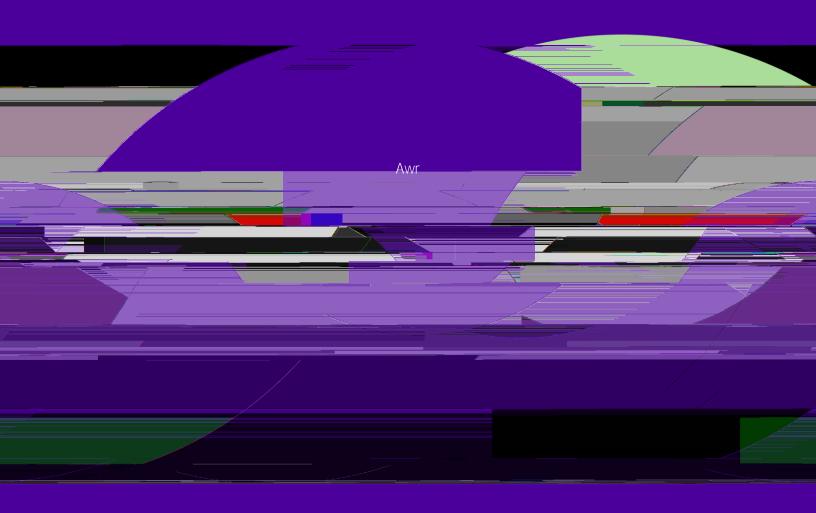
# Frequently Asked Questions





### **Frequently Asked Questions**

What if I need medical attention while travelling?	3
Is trip cancellation covered under the Beneva policy?	4
What is the claims process if I contact AXA during a medical emergency while traveling?	4
How can I avoid paying for my claims out-of-pocket?	4
I paid for my claims out-of-pocket, how long will it take to be reimbursed?	5
Is there a pre-existing conditions clause under our program?	5
What happens if I contract COVID-19 while travelling?	10
Does our policy have any government advisory exclusions?	10
Are my dependents eligible for group travel coverage?	10



**Group Insurance** 



## I paid for my claims out-of-pocket, how long will it take to be reimbursed?

On average, it takes between 5 and 10 business days to remit payment, assuming all necessary receipts are attached to the claim. You can obtain a claim form on your  $\hat{a} \cdot \tilde{a} \cdot \tilde{a} \cdot \hat{a} \cdot \tilde{a} \cdot \tilde{a} \cdot \hat{a} \cdot \tilde{a} \cdot \hat{a} \cdot \hat{a}$ 

Ideally, you should always contact AXA Assistance any time you need medical attention while travelling abroad. AXA will advise you if you should pay for the incurred expense out-of-pocket and submit your receipts for reimbursement or avoid paying out of pocket.

#### Is there a pre-existing conditions clause under our program?

There is no pre-existing conditions clause under your program, but your medical emergency *must be a new condition first arising while you are travelling out of province*.

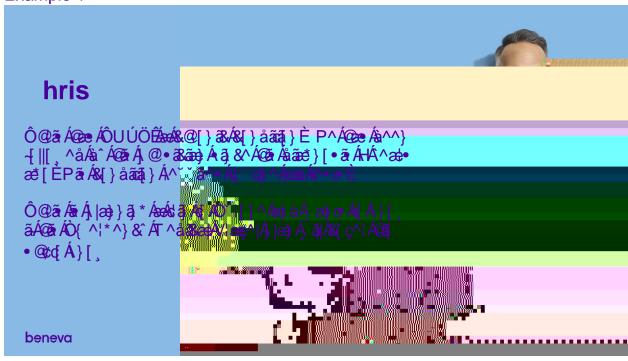
See the following scenarios as examples:

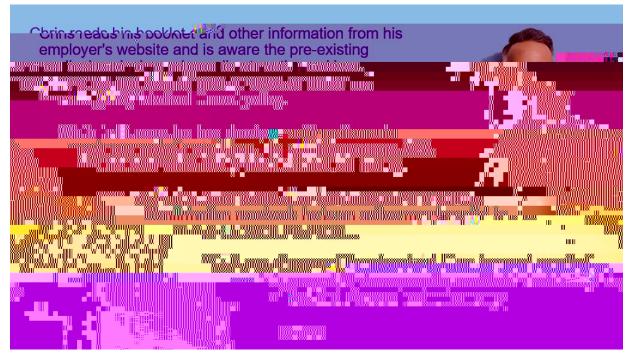
Example 1 Example 3

Example 2 Example 4



#### Example 1



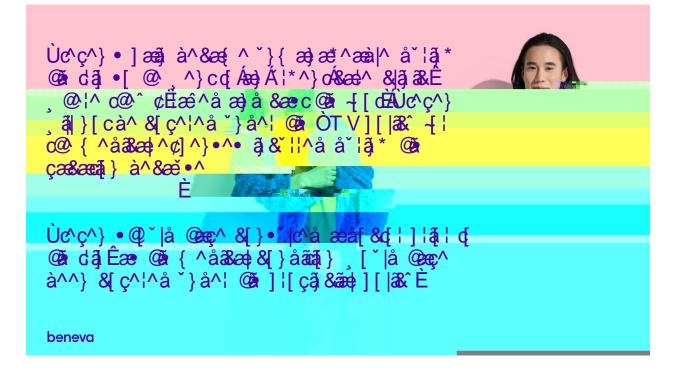




#### Group Insurance

#### Example 3







#### Example 4







#### Group