

Frequently Asked Questions

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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

[AXA website](#).

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*.

Your emergency travel policy provides coverage for emergencies resulting from unexpected illness, injury, and sickness while travelling abroad. However, it does not cover you for illnesses already underway when you leave home or for symptoms or events that could have reasonably been expected given the stability of your health when you left home. At time of claim, AXA provides the claims team with the medical report, which they evaluate and determine if the claim is admissible as per the terms and conditions of the policy. For example, if you left your province of residence with a condition and while travelling, your symptoms worsened whereby you need medical attention, this is not viewed as unexpected or unforeseen and you risk the chance of your claim being denied. In addition, routine exams and prescription medications are not covered under your travel policy.

See the following scenarios as examples:

[Example 1](#)

[Example 2](#)

[Example 3](#)

[Example 4](#)

Example 3

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