If you or a loved one has a pre-existing condition, it affects your life each day.

INSURANCE for those with SPECIAL NEEDS & PRE-EXISTING CONDITIONS 

TIPS & INFORMATION
WITH INGLE,
INSURANCE IS EASY

Ingle International offers a wide range of insurance products and services that suit the needs of anyone going anywhere in the world. We will find the right product for travellers of any age, visiting any destination, taking part in any activity. We also offer travel insurance solutions for most pre-existing conditions.

What is a pre-existing condition?
Any medical condition that began prior to the effective date of insurance.

Ingle provides travel insurance solutions to all travellers:

• Canadian Travellers
• Expatriates
• Snowbirds
• Visitors to Canada
• International Students
• High-Risk Travellers
• Worldwide Travellers
• Travellers with Pre-Existing Medical Conditions
Comparison shop. Not every policy is the same. Make sure you’ve examined all of your options so you can make an informed decision.

Understand what’s covered and what’s not. Read your policy wording carefully, and call your insurance agent (or Ingle!) if you have questions.

Ask about pre-existing condition coverage. Each insurer will have different limitations and exclusions concerning pre-existing conditions. Find out if you can get the coverage that’s right for you and your situation.
Visitors to Canada plans are for emergencies only. They do not provide coverage for elective or ongoing medical conditions. For example, these types of plans would not cover prescription drugs for diabetes. Some plans will cover emergencies related to a pre-existing condition if your condition has been stable for a set period of time. Check your policy to see how it defines “stable.”

Tips for Traveling to Canada:

4 Check the stability requirements. These will differ based on your medical condition and the insurance provider. Make sure you understand the definition of stability as stated on your policy.

5 Fill out forms honestly and accurately. If you withhold information about an illness or medication, your claim may be denied.

6 Insure your equipment. Special needs equipment should be covered before a trip. Ask your property & casualty broker about coverage for yours.
PRE-EXISTING CONDITIONS & INSURANCE: WHAT YOU NEED TO KNOW

✓ Plan ahead if you are leaving your employee group health plan. Speak with HR about a conversion plan so you can remain covered both during and after the transition.

What’s a conversion plan? Plans that cover pre-existing conditions without a medical questionnaire for people coming off a group plan. To qualify, you must enrol within a limited timeframe (as little as 30 days).

✓ Understand the limitations of individual health insurance. You may be subject to limited benefits or charged higher premiums based on your medical history.

✓ Ask about guaranteed issue life insurance products. These plans have fewer restrictions for pre-existing medical conditions, but are sold for a higher premium.

You may be considering other forms of insurance to keep your family healthy and secure both now and in the future. What are your options?

• Individual Health, Prescription Drug, and Dental Insurance
• Employer Group Benefits
• Life: Term, Whole, Guaranteed Issue, Universal
• Critical Illness
• Long-Term Care

If you want to learn more about life, living benefits, extended health, or property and casualty insurance, speak with your insurance advisor for more information.
ABOUT INGLE INTERNATIONAL

A trusted name in the insurance industry since 1946, Ingle International understands the unique needs of travellers with pre-existing medical conditions. We can help you understand important policy details, and will shop around until we find the right coverage for your needs.

Charities we work with

Ingle International has partnered with many Canadian charities to provide reliable travel health information to those with special needs. At Ingle, we understand that living with a disability or chronic condition means facing challenges when it comes to finding the right travel insurance product, and we are happy to provide unbiased advice and alternative solutions if necessary.

• Canadian Cystic Fibrosis Foundation
  www.ccff.ingleinsurance.ca

• Canadian Diabetes Association
  www.diabetesinsuranceservice.com

• March of Dimes Canada
  www.dimesinsuranceservices.com

• Pediatric Oncology Group of Ontario
  www.inglegroups.com/pogo

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