

# International Students to Canada Travel Insurance

Allianz 

Global Assistance

## What's not covered?

Travel insurance is designed to cover losses that are sudden and unforeseen. It does not cover every situation and expense. **The following is not a complete list of exclusions. For a full list of exclusions, please refer to your [Policy](#).**

### General Exclusions – Apply to ALL Coverages

You will not be paid for expenses that are in any way due to, contributed by, or resulting from:

- Pre-existing medical condition which existed prior to the effective coverage date.
- Any on-going treatment unless approved in advance by Allianz Global Assistance.
- Suicide or self-inflicted injury.
- Any loss incurred inside the country of origin.
- All matters related to pregnancy.
- Abuse of alcohol or drugs including misuse of medication.
- Participating in high-risk or professional sport activities.
- Travel to secure medical treatment.
- Travelling against the advice of a physician.
- Treatment that is non-emergency or elective.
- Rehabilitation or convalescent care or cosmetic surgery.
- Eye glasses, contact lenses, hearing aids or such prescriptions, unless required as the result of an injury.
- Travel to regions where a travel warning to avoid all travel, or to avoid non-essential travel, has been issued by the Canadian Government.
- Certain medications or drugs.