

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 that is not stable 90 days prior to the effective date of coverage.
- 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.