

#### **EXCLUSIONS WE CAN INSURE**

## Traveller not included in a group insurance policy

new employee, retiree, part-time employee, board member

### Travel purpose and activities

ski travel, participation in water sports, participation in sports competitions outside Quebec



### medical stability

any recent health changes in the 3 or 6 months before departure

## Destination with significant or evident risks

trips involving mountain activity, remote regions in Quebec or abroad, or travel to countries not recommended by the Government of Canada

# Traveller not covered by valid RAMQ

foreign worker, immigrant, or Quebec resident not covered by RAMQ

### Traveller currently outside Quebec

person who forgot to get insurance before leaving



**ANY QUESTIONS** 

#### **AR ASSU-RISQUES**

Specialized travel and emergency medical insurance agency

