



## Heritage Club - Club Héritage

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Dear Member,

There's exciting news as a Heritage Club member who subscribes to the MEDOC® Travel Insurance Plan! With your new 2018/2019 MEDOC® policy, effective September 1, 2018, you will have access to three new coverage enhancements on top of all the other terrific features.

Has the low Canadian dollar made you think twice about travel to the United States or overseas, and are you planning an expensive family "stay-cation" in your home province or territory instead? Well no need to worry, MEDOC® has got you covered with a new in-province Trip Cancellation, Interruption & Delay Insurance benefit. It's just like the industry-leading out-of-province coverage of up to a maximum of \$12,000 per insured person per trip.

Also, new for the new policy year is a non-medical emergency evacuation coverage of up to \$5,000. And the third plan enhancement is document replacement coverage of up to a maximum of \$500 for lost or stolen documents. For complete details on these enhancements please refer to the Read Me First letter and the MEDOC® Travel Insurance Policy.

Given the high US dollar exchange rate and medical inflation costs running above 6% in the United States where 71% of MEDOC® claims expenses occur, we are pleased to advise you that MEDOC® travel insurance will have a minimal rate increase of 1.6%, effective September 1, 2018. Please refer to your new MEDOC® Coverage Statement for your annual premium.

More than 7,000 MEDOC® policies are in force among our members who consistently rely on this coverage because it is the only plan specifically designed to complement the Canada Post Extended Health Care Plan (CPEHCP). Along with the three enhancements listed above, it includes:

- Access to coverage regardless of age or health status;
- Comprehensive medical emergency benefits of up to \$5 million per insured, per trip;
- Trip Cancellation, Interruption & Delay benefits of up to \$12,000 per insured, per trip;
- Coordination with your CPEHCP coverage;
- Unlimited number of trips (up to 40 days each) with the purchase of the Annual Base Plan;
- Supplemental Plan Options available for trips beyond 40 consecutive days;
- Vehicle Return up to a maximum of \$5,000.

As a valued member of the Heritage Club, you have exclusive access to this MEDOC® travel insurance program. To be eligible for the MEDOC® coverage, you need to maintain your annual membership with the Heritage Club. If you are unsure of your membership status, please contact your local chapter. I wish you all the best for a safe and healthy travel season – either at home or abroad!

Sincerely,

JP Leguerrier  
President

