



Rest Assured



1 (877) 344-8398



tourmed.ca

Innovative Since 1996

About Tour+Med

In 1994, more than 6 million Canadians were travelling to Florida annually to enjoy warmer weather during the winter. It became necessary to provide travel medical insurance that would be specifically designed for these Snowbirds. Aware of the needs of this growing clientele, and wishing to provide them a valuable protection, the company launched its travel medical insurance product: **Tour+Med**.

More than 25 years later, the **Tour+Med** product line is still renowned for its competitiveness, its flexibility, and its personalized customer service. Through thick and thin, **Tour+Med** is one of the travel insurance products with the longest longevity on the Canadian market.

Our Mission

As a developer, administrator and claims manager specialized in products and services pertaining to travel insurance, we are determined to offer superior quality service and to develop relationships with our clients, risk owners, distribution intermediaries, employees, and suppliers that are based on partnership, education, and respect.

Distribution

Tour+Med travel insurance products are offered to Canadians residing in all provinces and territories. Our coverage is sold directly to clients by our team of qualified agents, as well as (and mostly) from a continuously growing number of Life or Accident & Sickness licensees, financial planners, and travel agents across the country.



Corporate Values

Integrity

We say what we do, and we put our words into action. We will be true to our word to our clients and representatives. We will show honesty and sincerity in all that we say or do.

Accessibility

We make it a duty to be available for our partners and insured clients. We are continuously improving our methodologies and systems so that our personnel can provide a hand when needed.

Partnership

We are committed to developing mutually respectful and successful, long term, and strategic relationships with our business partners. We will ensure they have the tools, the support, the training, and the recognition they deserve to be the best at what they do.

Equity

Our words, our actions, and our decisions will be fair, reasonable, and respectful. We treat insured clients and partners the way we would like to be treated.



What Differentiates Us

Our travel insurance experts provide humane and accessible service to Canadian travellers, offering coverage that is adapted to their needs.



Personalization: It's in our DNA

Being a human-sized company, we have the agility to develop the options, documents, and systems that will be useful to our partners and clients. Whether it is our unique risk selection approach, our detailed riders and appendices, our client portal, or the personal touch that we give to each client's policy, we believe that all these details add up and make each one of our partners and clients trust that their demands have been heard.

Our Products:

Customized Individual Travel Insurance Travel Medical Insurance



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|------------------------------|--|---|
| Coverage | Up to \$5,000,000 | |
| Types of Plans | <ul style="list-style-type: none">❖ Single-Trip❖ Multi-Trip Annual | <ul style="list-style-type: none">❖ Family❖ Complementary ("Top-up") |
| Intended for | Canadians aged between 3 months and 95 years old, covered by their Government Health Insurance Plan, and travelling out of their home province or out-of-country for leisure or vacation. | |
| Advantage | Unique approach and private medical underwriting, allowing us to present customized offers to applicants having a complex medical history. | |
| Options and Discounts | Options: <ul style="list-style-type: none">• COVID-19 Rider• Reduced Stability Period• Optional Exclusion• Variety of traditional or hospital-care deductibles, all providing discounts on the premium• Deposit of only 25% | Discounts: <ul style="list-style-type: none">• 2 Travellers• Loyalty• Early Bird• Combined Protection |

Other protections we also offer:

- ❖ Trip Cancellation & Interruption Insurance
- ❖ Baggage Insurance
- ❖ Accidental Death & Dismemberment Insurance

Group Travel Insurance

After having evolved in the individual travel insurance business for more than 20 years, we added group travel insurance protections to the range of products underwritten by **LS-Travel, Insurance Company** in 2017.

Combining our strengths with those of TPAs allow thousands of Canadians to benefit from

our expertise in the travel insurance industry, now that our protection is bundled with the rest of their employer/employee type group insurance.

Our flexible approach allows brokers and MGAs to provide reliable travel insurance solutions that can be customized to meet the needs of each employer.



Tour+Med Assistance

Being vertically integrated, we provide our insured clients with our private emergency medical assistance, available 24 hours a day, 7 days a week, no matter where they are on the planet.

Head Office and Customer Service

247 Thibeau Boulevard
Trois-Rivières (Quebec) G8T 6X9

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Training and Continuing Education

Travellers sometimes need to be convinced of the importance of travel insurance and could need counselling when reading their insurance policy. To make sure that all our representatives master our **Tour+Med** travel insurance product, we strive to render all the necessary tools that will allow them to be effective and make efficient sales.

- Each new representative must receive initial training on our transactional system prior to using it.
- For increased efficiency, our Broker Support agents will answer questions promptly and accurately.
- Personalized training (usually providing C.E. credits) on various medical or general matters can be provided. These sessions can be held in person or as webinars, depending on the representative's needs.
- Individual meetings can be scheduled with representatives.
- Newsletters and other documents are sent to all representatives, when relevant.

Online Tools



Constantly innovating since 1996, we prioritize the use of information technologies when interacting with our representatives and clients.

The following tools are currently available:

- Secured transactional website for sales made through a licensed representative.
- Online portal and form to facilitate referrals.
- Online client portal giving them access to their documents from anywhere and allowing them to make minor modifications to their policies.
- Personalized B2C web link provided to all representatives, if desired.



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Tour+Med is underwritten by



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