



Inclusive Travel Medical Insurance Change in Underwriter

Frequently Asked Questions (FAQs)

August 24, 2010

I received a letter about my Travel Medical Insurance. What has happened? What does this mean?

Starting October 1, 2010, Saskatchewan Blue Cross will no longer be the Travel Medical Insurance provider for Platinum, Gold or Gold GLOBAL PAYMENT™ MasterCard® cardholders. Cardholders will still have complete coverage, but the underwriter will be Allianz Global Risks US Insurance Company.

Why is CUETS Financial switching insurance underwriters for Travel Medical Insurance?

CUETS Financial is changing the underwriter for the inclusive Travel Medical Insurance to enhance their ability to address changing cardholder needs, deliver product innovations and take advantage of the expertise that Allianz has in this industry.

How will this affect my Travel Medical Insurance coverage?

Your Travel Medical Insurance will continue uninterrupted through the transition. Beginning October 1, 2010, Travel Medical Insurance will be underwritten by Allianz Global Risks US Insurance Company (Canadian branch). Your insurance coverage will be uninterrupted, and you will benefit from enhancements made to the plan. The enhancements are summarized in the letter sent to you by CUETS Financial.

Who are Allianz Global Risks US Insurance Company (Canadian branch) and Mondial Assistance?

Based in Kitchener, Ontario, Mondial Assistance has been one of the nation's leading travel assistance providers for over 20 years. Mondial Assistance partners with some of the best known brands in the banking, insurance and travel sectors.

Mondial Assistance is the Canadian arm of the Mondial Assistance Group, the world's largest travel insurance and assistance company. Their financial strength and global capabilities are further strengthened through their parent company, Allianz SE. Allianz Group provides service to sixty million clients worldwide through subsidiaries, and is one of the world's leading insurance companies.

Why is CUETS Financial choosing to work with a Global organization?

As a market leader in both Canada and the U.S., Mondial Assistance will provide a solid foundation for future business growth in card insurance and allow for enhanced client service, future product innovation and process improvements.

How does this affect my existing claim?

The change in providers will have no impact to existing claims. All claims with a date of incident prior to October 1, 2010 will continue to be handled through Saskatchewan Blue Cross.

How will I know which insurance provider to contact for claims or service?

If you have an existing claim or wish to file a claim where the date of loss is on or before September 30, 2010, you can continue to contact Saskatchewan Blue Cross at 1-800-668-6853 (fax 1-306-652-5751). If you are travelling in Canada or the US, you may call 1-866-330-3633. From other countries call collect 1-306-667-5299.

If you have to file a claim where the date of loss is on or after October 1, 2010, you can contact Mondial Assistance at 1-866-520-8827.

***Note: The Allianz toll-free number will not be available until October 1, 2010. Please do not direct customers to Mondial Assistance until October 1, 2010.**

I have a claim in process....how will this be impacted?

All claims in process will not be impacted as a result of the change. The responsible underwriter will continue to make payments for qualifying claims.

Will I be getting a new insurance certificate?

Yes, you will receive your new certificate by mail in September.

What happens next?

Everyone involved is working together to ensure a smooth transition. Your Travel Medical Insurance coverage will continue uninterrupted.

What are some of the enhancements I'll see in my benefits?

Age limit coverage under this Certificate of Insurance is now available to eligible insureds under the age of 75 (previously 69 and under). The benefit maximum for Emergency Medical coverage has been increased to \$2,000,000 (previously \$1,000,000). Please see Certificate of Insurance for information regarding additional enhancements or changes.