



Travel Insurance

APPLICATIONS & DECLARATIONS

Xodus is no ordinary travel insurance provider. By resolving the limitations within the industry that came to light during the global pandemic, we are revolutionizing the travel insurance landscape... to meet the needs of travellers in an ever-changing world.



Xodus wants you to be properly protected

Like any type of insurance, to obtain travel insurance you must meet eligibility criteria. Qualification details for Xodus Travel Services plans can be found in our product overviews, policy wordings and online quoters.

✔ Xodus relies on straightforward medical declarations

Xodus replaced traditionally lengthy medical questionnaires with an uncomplicated medical declaration.

- *To determine your eligibility and rate qualification, we simply ask you to declare all medical conditions, illnesses, or injuries which you've been diagnosed with or treated for in the last three years – including any one-time procedures and/or medical implants. **! IMPORTANT !** In regard to coverage, taking medication for a medical condition is considered being treated for that medical condition.*

In the event of a claim, we'll review medical history and information provided on your medical declaration.

- *Our licensed travel insurance specialists are qualified to assist with your medical declaration.*
- *However, if you are unsure of your medical conditions, our specialists will recommend that you verify any medical uncertainties with your physician – before making your purchase.*
- *If applying online for coverage, you can click "Save your quote" and a copy of your medical declaration will be emailed to you for review with your physician if required.*

✔ Xodus covers your pre-existing conditions

Pre-existing conditions are covered day one with no stability clause if you declare all of your diagnoses, treatments, and medical conditions – including those requiring medication – from the last 36 months*.

✔ Xodus rates are determined by individual risk ratings

All Xodus travel insurance plans feature individual risk ratings, meaning your premium will be based on **your** health condition, not that of someone else. And you can travel with confidence, knowing you've purchased travel insurance coverage that will be there when you need it.

Xodus offers travel insurance protection you can trust

While Xodus has created an easy-to-use, self-serve experience, licensed travel insurance specialists are available to assist you when needed. They're qualified to help with your medical declaration, and can answer your questions, explain your options, and help select the coverage that best suits your health and travel plans. *Because proper protection makes a world of difference!*

**Please refer to your policy or speak with our licensed travel insurance specialists for complete coverage and eligibility details.*

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