

Primary 90-Day Bridge Insurance · 2026

90-Day Bridge Insurance Providers

Reference guide for US-to-Canada relocation

Navigating bridge coverage for high-net-worth executives and seniors moving from the U.S. to Canada requires a focus on stability periods and medical underwriting. Standard bridge insurance is designed for new emergencies. To cover ongoing conditions (such as managed hypertension or diabetes), the condition must typically be stable for a defined timeframe before the policy starts.

Pre-existing condition stability — what it means

Most Canadian bridge plans define **stability** as having no new symptoms, no change in medication (dosage or type), and no pending tests within a defined look-back period.

Provider	Stability Ages 0–59	Stability Ages 60+	Key Feature for RMCs
Allianz Global	90 Days	180 Days	High policy limits (up to \$300K+).
Manulife	180 Days	180 Days	Enhanced Plan specifically covers stable pre-existing conditions.
GMS	180 Days	180 Days	No medical questionnaire for many applicants under age 80.
Pacific Blue Cross	90 Days	180 Days	Ideal for clients specifically moving to British Columbia.

Specialized options · senior & executive relocations

Underwritten Policies Providers like **TravelEase (Manulife)** or **PrimeLink** use a detailed medical questionnaire and may offer coverage for unstable conditions at a higher premium.

Executive Global Gap Plans For corporate relocations, brokers often place **Cigna Global** or **Allianz Care** policies that bridge the 90-day gap and then transition into a supplemental private plan once provincial coverage begins.

Senior-Focused Underwriting **Medipac** is endorsed by snowbird groups and is highly experienced with complex senior health profiles, offering personalized medical underwriting.

Critical AHOM-RMC checklist · before binding coverage

Medication Changes A simple dosage change **30 days before moving** can reset the stability clock and potentially void coverage for that condition. Confirm prescriptions are stable well before the policy effective date.

Stability Clauses Always check whether the policy excludes **all pre-existing conditions** or only **unstable** ones. Standard “Visitors to Canada” plans often exclude them entirely unless a specific rider is added.

Application Timing Buy the policy **before** the client crosses the border. This ensures there is no waiting period for illness coverage once they arrive in Canada.

Medical Disclaimer. This information is provided for general relocation planning by AHOM-RMC. Policies vary significantly between providers and plan tiers; always review the physical **Stability Clause** in the specific policy wording before advising a client. Coverage limits, eligibility rules and pricing are accurate to the best of our knowledge as of 2026 and are subject to change without notice. AHOM-RMC is not a licensed insurance broker; clients should confirm coverage with a licensed Canadian insurance advisor.