

This insurance provides coverage for medical expenses incurred while travelling outside the insured's home province.

Key Benefits	Maximum Limit
Maximum liability	\$5,000,000
Age limit	None
Emergency medical treatment	<ul style="list-style-type: none"> <li>• Emergency medical treatment for sickness or injury whether in-patient or out-patient care</li> <li>• Services of physician</li> <li>• Private duty nursing</li> <li>• X-rays and laboratory services</li> <li>• Rental or purchase of essential medical appliances</li> </ul>
Ambulance	Yes, ground, sea and air including paramedics or taxi in lieu
Prescription drugs	Limit of a 30-day supply
Professional medical services	Up to \$500 per practitioner including a licensed physiotherapist, chiropractor, chiropodist, osteopath, podiatrist and optometrist
Fracture treatment	Up to \$1,000 for medical treatment related to fractures, including x-rays, cast removal, re-casting and physiotherapy
Dental	<ul style="list-style-type: none"> <li>• Up to \$4,000 for accident</li> <li>• Up to \$500 for any other dental emergencies</li> </ul>
Hospital allowance	Up to \$75 per day for incidental hospital charges
Emergency air transportation	Up to policy limit; includes cost of air ambulance, stretcher fare or one-way economy airfare, medical attendant or travelling companion, seat upgrade when medically necessary (for insured and attendant or travelling companion)
Return of excess baggage	Up to \$600, provided there was no room aboard and when the insured is returned to their home province under the Emergency Air Transportation Benefit or Repatriation Benefit
Return of travelling companion	<p>If the insured is returned home for medical reasons:</p> <ul style="list-style-type: none"> <li>• A one-way economy airfare back to the departure point</li> <li>• A one-way economy airfare back to return to destination where emergency took place with the insured</li> </ul>
Return of children/grandchildren	<p>If the insured is returned under the Air Transportation benefit, or Repatriation benefit; a one-way economy airfare to return dependent children/grandchildren back to original departure point and cost of chaperone</p> <p>Applies to children/grandchildren ages 21 or 25 if full-time student; no age limit for mentally/physically handicapped</p>
Repatriation	<ul style="list-style-type: none"> <li>• Up to policy limit for preparation and return of body</li> <li>• Burial up to \$5,000</li> <li>• Cremation up to \$5,000 includes cost to return ashes to home province</li> <li>• Transportation costs for one family member to identify the body, and up to \$300 per day to a maximum of \$1,500 for meals and accommodation, the family member will also be covered as an insured</li> </ul>
Family transportation	<p>When insured is hospitalized:</p> <p>One economy return airfare or ground transportation costs and up to \$300 per day to a maximum of \$1,500 for out-of-pocket expenses</p>
Out-of-pocket expenses	Up to \$500 per day to a maximum of \$5,000 when insured or travelling companion is hospitalized on the date scheduled to return to the home province or when transferred to a different hospital in another city for emergency medical treatment
Child Care	Up to \$500 per day to a maximum of \$5,000 for child care costs for insured children 18 years and under when insured is confined to hospital or transferred to a different hospital in another city for emergency medical treatment
Return of vehicle	<ul style="list-style-type: none"> <li>• Up to \$5,000 for commercial agency to return vehicle</li> <li>• A one-way economy airfare and gas, meals and accommodation for a family member or friend to pick up vehicle</li> </ul>

# Benefits and Features

Key Benefits	Maximum Limit
Return to your destination	One-way economy airfare by the most direct route to return to the insured's original trip destination following a return to their home province under the Emergency Air Transportation Benefit
Return of pets	Up to \$300

Key Features	
Plans available	<p><b>Annual</b></p> <ul style="list-style-type: none"> <li>Multi trip worldwide</li> <li>Multi trip within Canada</li> </ul> <p><b>Single</b></p> <ul style="list-style-type: none"> <li>Worldwide</li> <li>Worldwide excluding USA (includes up to 5 days transit coverage in USA)</li> <li>Within Canada</li> </ul>
Pre-existing conditions coverage	<p><b>Covered for within Canada plans</b></p> <p><b>Worldwide &amp; Excluding USA:</b></p> <p><b>59 years and under</b></p> <ul style="list-style-type: none"> <li>No stability period for trips of 35 days and less*</li> <li>90-day stability period for trips over 35 days</li> </ul> <p><b>60 to 74 years</b></p> <ul style="list-style-type: none"> <li>180-day stability period for all trip lengths</li> </ul> <p><b>75 years and over</b></p> <ul style="list-style-type: none"> <li>365-day stability period for all trip lengths</li> </ul> <p>*The following will not be covered</p> <ul style="list-style-type: none"> <li>Condition and/or symptom other than a minor ailment, which arose or worsened on the date of departure, or at any time within the seven days prior to the date of departure.</li> <li>Condition and/or symptom for which medical treatment was obtained on the date of departure or any time within the seven days prior to the date of departure.</li> <li>Condition and/or symptom that developed before departure and was undiagnosed at time of departure</li> </ul>
Deductible	<p>Applicable to the following Emergency Medical plans:</p> <ul style="list-style-type: none"> <li>Automatic \$300 USD for worldwide and excluding USA</li> <li>Automatic \$300 CAD for within Canada plans</li> <li>Buy-out option available or other deductible options for premium discount</li> </ul>
One temporary visit to home province during a single trip	One unexpected temporary visit to home province is permitted
Family rate	Available up to age 59; includes grandparents and grandchildren as well as children up to age 21 or 25 if full-time students; no age limit if children are mentally/physically handicapped
Subrogation	No subrogation against any employment plans with a lifetime maximum limit of \$100,000 or less. If the maximum lifetime limit is over \$100,000, the company will always preserve \$50,000

Optional Coverages	
Contact Sports	Provides coverage for contact sports (for 18 years and over) – sum insured up to policy limit. Surcharge will apply
Adventure Sports	Provides coverage for adventure sports – sum insured up to policy limit. Surcharge will apply
Extreme Sports	Provides coverage for extreme sports – sum insured up to \$500,000. Surcharge will apply