

This insurance provides coverage for medical expenses incurred while travelling outside the insured's country of permanent residence. Coverage is available for visitors to Canada, foreign workers, immigrants and returning Canadians not eligible for provincial health care coverage.

Key Benefits	Maximum Limit
Maximum liability	\$200,000 CAD
Emergency medical treatment	<ul style="list-style-type: none"> <li>• Emergency medical treatment for sickness or injury whether in-patient or out-patient</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>
Follow-up visits	<ul style="list-style-type: none"> <li>• Three follow up visits within 14 days of the initial emergency medical treatment</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
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 travelling companion	A one-way economy airfare back to the departure point if the insured is returned home for medical reasons
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 country of permanent residence</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	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
Child Care	Up to \$250 per day to a maximum of \$2,500 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
Out-of-pocket expenses	Up to \$250 per day to a maximum of \$2,500
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>
24-hour accident insurance	Up to \$25,000

# Benefits and Features

Key Features	
Sum insured options	\$25,000/\$50,000/\$100,000/\$150,000/\$200,000
Rates	Single person, two person, family rates available
Deductible	\$150 CAD automatic; option to buy out deductible at a 15% surcharge; other options available for a premium discount
Waiting period	<ul style="list-style-type: none"> <li>• No waiting period on sickness if policy is purchased prior to arrival in Canada</li> <li>• 48-hour waiting period on sickness if policy is purchased within 60 days of arrival in Canada</li> <li>• 7-day waiting period on sickness if policy is purchased 61 days or more after arrival in Canada</li> </ul>
Travel worldwide	Travel worldwide and visits to country of permanent residence are valid as long as majority of time is spent in Canada; no coverage provided while in country of permanent residence
Pre-existing conditions coverage	<p><b>59 years and under</b></p> <ul style="list-style-type: none"> <li>• 120 days of stability period prior to the effective date or arrival date in Canada – whichever occurs later</li> </ul> <p><b>60 to 69 years</b></p> <ul style="list-style-type: none"> <li>• 180-day stability period prior to the effective date or arrival date in Canada – whichever occurs later</li> </ul> <p><b>70 years and over</b></p> <ul style="list-style-type: none"> <li>• Pre-existing conditions are not covered</li> </ul>
Exclusions	<ul style="list-style-type: none"> <li>• Non-emergency treatment</li> <li>• Long term or ongoing care</li> <li>• Tests and investigative consultation</li> </ul> <p>Refer to the policy wording for a complete list of exclusions</p>
Claims procedure	Consult the claim guideline in the policy wording

Optional Coverage	
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 policy limit. Surcharge will apply