

# Emergency Medical Insurance

## Features & Benefits

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, international students studying in Canada, immigrants and returning Canadians not eligible for provincial health care coverage.

KEY FEATURES	
Sum insureds	<b>Options</b> <ul style="list-style-type: none"> <li>• \$10,000 CAD</li> <li>• \$25,000 CAD</li> <li>• \$50,000 CAD</li> <li>• \$100,000 CAD</li> <li>• \$200,000 CAD</li> <li>• \$300,000 CAD</li> </ul>
Age limit	None
Deductible	<b>Options</b> <ul style="list-style-type: none"> <li>• \$0 CAD - automatic</li> <li>• \$150 CAD</li> <li>• \$500 CAD</li> <li>• \$1,000 CAD</li> <li>• \$2,500 CAD</li> <li>• \$5,000 CAD</li> <li>• \$10,000 CAD</li> </ul>
Waiting period	<ul style="list-style-type: none"> <li>• No waiting period on disease or illness if the policy is purchased before arrival in Canada</li> <li>• 48-hour waiting period on disease or illness if the policy is purchased within 60 days after 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	<b>Travel Worldwide</b> Travel worldwide is covered as long as the majority of the period of coverage is spent in Canada. The insured must have travelled to Canada first before they can be covered for side-trips outside of Canada  <b>Travel in Home Country</b> Visits to home country are permitted; the Policy will not terminate but expenses will not be covered
KEY BENEFITS	MAXIMUM LIMIT
Emergency medical treatment	Up to the sum insured for: <ul style="list-style-type: none"> <li>• Emergency medical treatment for 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	Up to the sum insured for ground, air or sea ambulance (including paramedics) or taxi in lieu
Follow-up visits	Up to 5 follow-up visits within 14 days of the initial emergency medical treatment
Prescription drugs	Up to a 30-day supply following an emergency during the trip

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KEY BENEFITS cont'd	MAXIMUM LIMIT
Professional medical services	<p>Up to \$600 for any one incident per practitioner for licensed:</p> <ul style="list-style-type: none"> <li>• Physiotherapists</li> <li>• Chiropractors</li> <li>• Chiropodists</li> <li>• Osteopaths</li> <li>• Podiatrists</li> <li>• Optometrists</li> <li>• Acupuncturists</li> </ul>
Fracture treatment	<p>Up to \$1,000 for medical treatment related to fractures. This benefit includes:</p> <ul style="list-style-type: none"> <li>• X-rays</li> <li>• Re-examination physician visits</li> <li>• Casting and re-casting</li> <li>• Cast removal</li> </ul>
Dental	<ul style="list-style-type: none"> <li>• Up to \$6,000 for dental accidents during the trip</li> <li>• Up to \$600 for any other dental emergencies</li> </ul>
Maternity	Up to \$6,000 for pre-natal care, delivery and/or complications thereof
Hospital allowance	Up to \$100 per day for incidental hospital charges
Emergency air transportation	<p>Up to the sum insured for medical air evacuation. If medically required, this benefit also includes:</p> <ul style="list-style-type: none"> <li>• The cost of a qualified medical attendant</li> <li>• An airline seat upgrade</li> </ul>
Airfare to return home for treatment	<p>Up to a one-way economy airfare to return to the country of permanent residence for immediate medical treatment*</p> <p>* Treatment must be required within 10 days of returning home</p>
Return of travelling companion	<p>When an insured traveller is returned to their country of permanent residence because of a medical emergency, this benefit includes:</p> <p>A one-way economy airfare for their travelling companion to also return home*</p> <p>* The travelling companion does not have to be insured</p>
Return of dependent children	<p>When an insured traveller is returned to their country of permanent residence because of a medical emergency, this benefit includes:</p> <ul style="list-style-type: none"> <li>• Up to a one-way economy airfare for dependent children* to return home</li> <li>• The cost of a qualified chaperone</li> </ul> <p>* Children do not have to be insured. This applies to children up to age 21, if residing with their parents/guardians or up to age 25, if full-time students. No age limit applies for children with cognitive, developmental or physical disabilities</p>
Repatriation	<ul style="list-style-type: none"> <li>• Up to the sum insured for preparation and return of the body</li> <li>• Up to \$6,000 for burial or cremation at the place of death</li> <li>• Transportation costs and insurance coverage for one family member to identify the body, and up to \$400 per day to a maximum of \$2,000 for their meals and accommodation</li> </ul>
Family transportation	<p>When an insured traveller is hospitalized, this benefit includes:</p> <ul style="list-style-type: none"> <li>• A round trip economy airfare or ground transportation costs for a family member to be at their bedside</li> <li>• Up to \$400 per day to a maximum of \$2,000 for out-of-pocket expenses</li> </ul>
Out-of-pocket expenses	<p>When a travelling companion is hospitalized on the date the insured traveller is scheduled to return home or when they are transferred to a different hospital in another city for emergency medical treatment, this benefit includes:</p> <p>Up to \$500 per day to a maximum of \$5,000 for:</p> <ul style="list-style-type: none"> <li>• Commercial accommodation</li> <li>• Meals</li> <li>• Telephone calls</li> <li>• Internet charges</li> <li>• Taxi fare</li> <li>• Parking charges</li> <li>• Bus fare</li> <li>• Rental car services</li> </ul>

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KEY BENEFITS cont'd	MAXIMUM LIMIT
Child care	Up to \$500 per day to a maximum of \$5,000 for child care costs* when the insured traveller is confined to hospital or transferred to a different hospital in another city for emergency medical treatment * Children must be insured and 18 years or under
Return of vehicle	When the insured traveller is not medically fit to drive home, this benefit includes: Up to \$2,500 for a commercial agency to return the vehicle or up to a one-way economy airfare plus gas, meals and accommodation for a family member or friend to pick up and return the vehicle
24-hour accident insurance	Up to \$25,000

### PRE-EXISTING MEDICAL CONDITIONS

Pre-existing medical condition coverage	<b>59 years and under</b>	<b>70 to 85 years</b>
	<ul style="list-style-type: none"> <li>90-day stability period before the effective date of the policy</li> </ul>	<ul style="list-style-type: none"> <li>180-day stability period before the effective date of the policy</li> </ul>
	<b>60 to 69 years</b>	<b>86 years and over</b>
	<ul style="list-style-type: none"> <li>120-day stability period before the effective date of the policy</li> </ul>	<ul style="list-style-type: none"> <li>365-day stability period before the effective date of the policy</li> </ul>

### OPTIONAL COVERAGES

Unstable Pre-existing Medical Condition Coverage	<p><b>79 years and under</b></p> <p>Provides coverage up to the sum insured selected for unstable pre-existing medical conditions.*</p> <p>* Pre-existing medical conditions must have been stable on or within the 7 days before the effective date of the policy.</p>
Sports & Activities Coverage	<p>Provides coverage if participating, training or practicing in the following sports and activities, provided the traveller chooses the sports and activities they need coverage for and pays the applicable premium for them:</p> <p><b>ALL AGES</b> <b>Covers up to the sum insured selected</b></p> <ul style="list-style-type: none"> <li>Backcountry skiing/snowboarding</li> <li>BASE jumping</li> <li>Boxing</li> <li>Downhill freestyle skiing/snowboarding in organized competitions</li> <li>Downhill mountain biking</li> <li>Hang gliding/paragliding</li> <li>High risk snowmobiling</li> <li>Ice climbing</li> <li>Mixed martial arts</li> <li>Motorized speed contests</li> <li>Mountaineering</li> <li>Parachuting/skydiving/tandem skydiving</li> <li>Rock climbing</li> <li>Scuba diving or free diving over 40 metres</li> <li>White water sports – Class VI</li> <li>Wingsuit flying</li> </ul> <p><b>21 YEARS AND OVER</b> <b>Covers up to the sum insured selected</b></p> <ul style="list-style-type: none"> <li>Football (American and Canadian)</li> <li>Ice hockey</li> <li>Rugby</li> </ul> <p><b>Note</b></p> <p>If a sport or activity is not listed above or is not excluded under the General Exclusions of the policy, coverage for that sport or activity will be provided under the Emergency Medical Insurance plan without the purchase of this Optional Coverage. For more details on excluded sports and activities, refer to the policy wording.</p>

## OPTIONAL COVERAGES cont'd

### Accidental Death & Dismemberment (AD&D)

Insureds can purchase additional coverage for AD&D as follows:

Air Flight/Common Carrier - up to \$100,000

24-hour Accident - up to \$25,000

**Note**

This coverage is over and above the \$25,000 coverage available under the Additional Benefit in the base plan for 24-hour accident coverage

## RATES & DISCOUNTS

### Family & friends plan

A family & friends rate is available for up to two travellers 59 years or under and up to 6 children.\*

\*Applies to children up to age 21, if residing with their parents/guardians or up to age 25, if full-time students. No age limit applies for children with cognitive, developmental or physical disabilities.

