



**The Destination: Canada Visitors Plan** provides emergency medical insurance for Visitors to Canada, newly landed immigrants or returning Canadian citizens. This insurance is designed to cover losses arising from sudden and unforeseeable circumstances.

## Summary of Benefits

This Summary of Benefits is for information purposes only. Please refer to the policy wording for full details of coverage, limitations, and exclusions.

<b>Maximum Sum Insured options</b>	<b>\$25,000 - \$50,000 - \$100,000 - \$150,000 - \$200,000 - \$250,000 - \$300,000</b>
<b>Emergency Hospital</b>	Semi-private hospital accommodations
<b>Emergency Medical</b>	<ul style="list-style-type: none"> <li>• Services of physician, surgeon, anesthetist</li> <li>• Diagnostic, lab tests and/or x-ray</li> <li>• Licensed local land and or sea ambulance to the nearest hospital</li> <li>• Private duty services of a registered graduate nurse up to \$10,000</li> <li>• Rental of medical appliances</li> </ul>
<b>Drugs or Medications</b>	Up to \$1,000 not exceeding a one-time 30-day supply per prescription
<b>Professional Service</b>	Physiotherapist, chiropractor, chiropodist, osteopath, podiatrist when ordered by the attending physician up to \$500 per practitioner for out-patient treatment
<b>Emergency Air Transportation / Return Home</b>	When pre-approved by Zurich Travel Assist
<b>Transportation of Family</b>	Up to \$3,000 to transport one family member or close friend and up to \$1,000 for meals and accommodation
<b>Follow-up Visits</b>	Up to \$3,000 for follow-up visits when pre-approved by Zurich Travel Assist
<b>Accidental Dental</b>	Up to \$3,000 for emergency treatment for accidental blow to the face
<b>Dental Emergencies</b>	Up to \$500 for the immediate relief of acute dental pain
<b>Meals and Accommodation</b>	Up to \$150 per day to a maximum of \$1,500 when hospitalized
<b>Emergency Return Home</b>	Up to \$3,000 for the additional cost of a one-way economy transportation
<b>Return of Deceased</b>	Up to \$10,000 for return or remains or up to \$4,000 for cremation or burial at place of death
<b>Accidental Death &amp; Dismemberment</b>	Up to the maximum sum insured not to exceed \$150,000 for loss of life, limb or sight resulting from an accidental injury
<b>Flight Accident</b>	Up to a maximum sum insured of \$50,000
<b>Side-trip outside Canada</b>	Up to the maximum sum insured selected when the majority of the period of coverage is spent in Canada (at least 51% of the trip). No coverage in your country of origin

## Important Exclusions

### Coverage for pre-existing medical conditions:

**Option 1:** Coverage for stable pre-existing medical conditions:

- **Age 59 and under: 90** days stable immediately before the effective date
- **Age 60 to 69: 120** days stable immediately before the effective date
- **Age 70 to 79: 180** days stable immediately before the effective date

**Option 2:** No coverage for any pre-existing medical conditions:

- **All ages**

### Waiting period for sickness:

If the insurance is purchased:

- **within 30 days** of the date you depart your country of origin there will be a **48-hour** waiting period; or
- **30 days of more** after you depart your country of origin there will be a **7-day** waiting period.

Any sickness that manifests itself during the above waiting period is not covered even if the related expenses are incurred after the waiting period

The waiting period will be waived if you purchase:

- before the date of departure from your country of origin; or
- before the date, your existing Destination: Canada Visitors Plan policy expires and there is no lapse or gap in coverage; or
- before the date, any other existing health insurance coverage expires, and there is no lapse or gap in coverage