

Emergency Medical Insurance

Features & Benefits

This insurance provides coverage for medical expenses incurred while travelling in Canada. 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	<p>Options</p> <ul style="list-style-type: none"> • \$10,000 CAD • \$25,000 CAD • \$50,000 CAD • \$100,000 CAD • \$200,000 CAD • \$300,000 CAD
Age limit	Up to 79 years
Deductible	<p>Options</p> <ul style="list-style-type: none"> • \$0 CAD - automatic • \$150 CAD • \$500 CAD • \$1,000 CAD • \$2,500 CAD • \$5,000 CAD • \$10,000 CAD
Waiting period	<ul style="list-style-type: none"> • No waiting period on disease or illness if the policy is purchased before arrival in Canada • 48-hour waiting period on disease or illness if the policy is purchased within 60 days after arrival in Canada • 7-day waiting period on sickness if policy is purchased 61 days or more after arrival in Canada
Travel worldwide	<p>Travel to and from Canada</p> <p>Direct travel* from the insured traveller's home country to Canada and from Canada back to the home country is covered if the travel is no longer than 48 hours each way</p> <p>*Direct travel includes stopovers and layovers</p> <p>Side-Trips for Travel Worldwide</p> <p>Side-trips outside of Canada are not covered</p> <p>Travel in Home Country</p> <p>Visits to home country are permitted; the Policy will not terminate but expenses will not be covered</p>
KEY BENEFITS	MAXIMUM LIMIT
Emergency medical treatment	<p>Up to the sum insured for:</p> <ul style="list-style-type: none"> • Emergency medical treatment for in-patient or out-patient care • Services of a physician • Private duty nursing • X-rays and laboratory services • Rental or purchase of essential medical appliances
Ambulance	Up to the sum insured for ground, air or sea ambulance (including paramedics) or taxi in lieu
Follow-up visits	Up to one follow-up visit within 14 days of the initial emergency medical treatment

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KEY BENEFITS cont'd	MAXIMUM LIMIT
Prescription drugs	Up to a 30-day supply or up to \$100, whichever comes first, following an emergency during the trip
Fracture treatment	Up to \$1,000 for medical treatment related to fractures. This benefit includes: <ul style="list-style-type: none"> • X-rays • Re-examination physician visits • Casting and re-casting • Cast removal
Emergency air transportation	Up to the sum insured to a maximum of \$100,000 for medical air transfer. If medically required, this benefit also includes: <ul style="list-style-type: none"> • The cost of a qualified medical attendant • An airline seat upgrade
Expenses related to death	<ul style="list-style-type: none"> • Up to the sum insured for preparation and return of the body • Up to \$3,000 for burial or cremation at the place of death • 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
PRE-EXISTING MEDICAL CONDITIONS	
Pre-existing medical condition coverage	Pre-existing medical conditions are not covered
RATES & DISCOUNTS	
Family & friends plan	<p>A family & friends rate is available for up to two travellers 59 years or under and up to six children.*</p> <p>*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>

