

This insurance provides coverage for medical expenses incurred while travelling outside your country of permanent residence. Coverage is available for visitors to Canada, immigrants and returning Canadians awaiting provincial health care coverage.

Key Benefits	Maximum Limit
Maximum liability	Available in \$10,000 increments to a maximum of \$300,000
Emergency medical treatment	<ul style="list-style-type: none"> • Emergency medical treatment for sickness or injury whether in-patient or out-patient • Services of physician, surgeon, anaesthetist, registered graduate nurse • Private duty nursing • X-rays and laboratory services • Rental of essential medical appliances
Non-emergency treatment	Up to \$3,000 if treatment is a direct result of the initial emergency
Ambulance	Including mountain and sea rescue
Prescription drugs	Up to \$10,000 or limit of a 30-day supply
Professional medical services	Up to \$500 per practitioner including a licensed physiotherapist, chiropractor, chiropodist, osteopath and podiatrist
Emergency air transportation	Up to sum insured for air evacuation or airfare back to Canada or country of residence for treatment and medical attendant
Return of insured travelling companion	One-way economy airfare back to point of departure if insured is transported or repatriated back to Canada
Family transportation	One return economy airfare or ground transportation costs and up to \$100 per day for meals and accommodation
Out of pocket expenses while hospitalized on scheduled return date	Up to \$200 per day to a maximum of \$2,000
Child care	Up to \$50 per day to a maximum of \$500
Dental	<ul style="list-style-type: none"> • Up to \$4,000 for accident • Up to \$600 for dental pain
Maternity	Up to \$3,000 for pregnancy, childbirth or complications during the 9 weeks prior to the expected delivery date
Repatriation	<ul style="list-style-type: none"> • Up to \$12,000 for repatriation (excluding cost of a burial coffin) • Up to \$5,000 for burial/cremation at place of death (excluding cost of a burial coffin or urn)
Return of vehicle	Up to \$2,500
Accidental death and dismemberment	<ul style="list-style-type: none"> • Up to \$25,000 for air flight • Up to \$25,000 for 24-hour accident

(continued)

Benefits and Features

Key Features	
Age limit	15 days old to 89 years of age
Rates	Single person or family rates available
Deductible	\$0 automatic; deductible options are available for a premium discount
Waiting period	<ul style="list-style-type: none">• No waiting period if Insurance is purchased prior to arrival in Canada• 48 hours waiting period on sickness if policy is purchased within 60 days of arrival in Canada• 7 days waiting period on sickness if policy is purchased 61 days or more after arrival in Canada
Pre-existing condition coverage	<ul style="list-style-type: none">• 120 days stability required for ages 0-69• 120 days stability required for ages 70-79 IF the optional pre-existing condition coverage is purchased• No coverage for 80-89
Travel to and from Canada	Coverage will be provided up to 7 days each way
Travel worldwide	Travel worldwide is valid as long as majority of time is spent in Canada. No coverage provided while in country of permanent residence
Exclusions	<ul style="list-style-type: none">• Elective treatment and surgery• Tests and investigative consultation• Refer to the policy wording for a complete list of exclusions
Claims procedure	Consult the claim guideline in the policy wording