

MEDICAL PROTECTIONS

MAXIMUM SUM PAYABLE:	\$5,000,000 (unless specified otherwise)
Emergency Medical Insurance covers:	
Hospital / Medical Expenses	Physicians' Fees
Medical Appliances	Diagnostic Services
Ambulance Services	Emergency Air Transportation
Emergency Ocular Care (if surgery: 100% of the first \$2,000 / 50% of excess costs)	Prescription Drugs for Emergency Treatment 5 \$ co-pay (non-refundable)
Emergency Transportation to Insured's Bedside	Return of Deceased
Other Benefits of the Medical Insurance:	Maximum sum payable:
Incidental Hospital Expenses	\$100
Private Duty Nursing Care	\$3,000
Emergency Dental Care	\$1,000
Paramedical Fees	50% up to \$300
Return of Vehicle	\$2,000
Delayed Return Expenses	\$150 per day up to \$1,000
Emergency Round Trip	\$1,500 ¹
Accidental Death Insurance	\$25,000²

NON-MEDICAL PROTECTIONS

SCHEDULE OF BENEFITS	MAXIMUM SUM PAYABLE
Trip Cancellation and Interruption	
Before departure	Up to the Sum Insured
After departure	Unlimited
Accommodation and transportation (hospitalization)	\$750
Baggage	
Baggage and personal effects	\$1,000
Maximum for single item or set	\$500
Travel document replacement	\$200
Delay of baggage & personal effects	\$400
Accidental Death and Dismemberment	
Accident on a Common carrier while in flight	\$100,000
Accident on a Common carrier while not in flight	\$50,000
Other Accident	\$10,000

— Trip C&I

- - - Non medical package including : Trip C&I, Baggage et Accidental Death and Dismemberment

HOSPITAL-CARE DEDUCTIBLES WITH DISCOUNTS

- Hospital-care deductibles ranging from CAN \$250 to \$10,000, reducing your premium by 5% to 30%.
- Deductibles only applicable to claims that generate:
 - A Hospitalization;
 - A visit to a hospital Emergency Room;
 - A visit to an internal or external clinic of a hospital;
 - Ambulance transportation (by land or air).

1. This benefit is not applicable to Annual Plans nor to trips of less than 30 days.
2. The insured is hereby covered for the accidental loss of life in the amount of \$25,000 CAN. Death must result directly from an accident, and independently from any other cause, sustained during an Insured trip and occur within 365 days following the date of the Accident.

Please refer to the policy for more detailed information on the insured risks, exclusions, and benefits.
In case of disparity between this document and the policy wording, the latter prevails.

ELIGIBILITY FOR NON-MEDICAL PROTECTIONS

1. Be younger than 80 years old
2. Purchase insurance within fifteen (15) days of the first non-refundable deposit for the trip.
3. Purchase insurance for the full duration of the trip and cover the full value of the non-refundable, non-transferable, pre-paid portion of the travel arrangements to a maximum of CAN \$12,000.
4. These protections are not available for residents of MB, SK, AB and BC.

TRIP CANCELLATION AND INTERRUPTION: SOME OF THE INSURED RISKS

1. Unforeseen medical conditions and death
2. Pregnancy and adoption complications
3. Government advisories and non-issuance of travel visas
4. Delays and missed connections
5. Damage to your principal residence or place of business

MEDICAL PROTECTION

	0-59	0-59	60+	60+
	PER TRIP PLAN	MULTI-TRIP ANNUAL PLANS	PER TRIP PLAN	MULTI-TRIP ANNUAL PLANS
Eligibility for online purchase	<ul style="list-style-type: none"> Maintain permanent residence in NB, QC, ON, MB, SK, AB or BC. Be in your province of residence at the time of purchase. Eligible for Provincial Government Health Insurance Plan benefits Aged from 3 months to 59 years old on departure date 	<ul style="list-style-type: none"> Maintain permanent residence in NB, QC, ON, MB, SK, AB or BC. Be in your province of residence at the time of purchase. Eligible for Provincial Government Health Insurance Plan benefits Aged from 3 months to 59 years old on effective date 	<ul style="list-style-type: none"> Maintain permanent residence in NB, QC, ON, MB, SK, AB or BC. Be in your province of residence at the time of purchase. Eligible for Provincial Government Health Insurance Plan benefits Aged 60 to 79 years old on departure date 	<ul style="list-style-type: none"> Maintain permanent residence in NB, QC, ON, MB, SK, AB or BC. Be in your province of residence at the time of purchase. Eligible for Provincial Government Health Insurance Plan benefits Aged 60 to 79 years old on effective date
Number of medical questions	None	None	6	6
Stability requirements	3 months	3 months	6 months*	6 months*
Minimum premium	\$10 per applicant	\$10 per applicant	\$10 per applicant	\$10 per applicant
Hospital care deductible	None (\$0)	None (\$0)	None (\$0)	None (\$0)
Available hospital care deductibles and applicable discounts (Canadian currency)	\$250 (-5%) \$500 (-10%) \$1,000 (-15%) \$2,500 (-20%) \$5,000 (-25%) \$10,000 (-30%)	\$250 (-5%) \$500 (-10%) \$1,000 (-15%) \$2,500 (-20%) \$5,000 (-25%) \$10,000 (-30%)	\$250 (-5%) \$500 (-10%) \$1,000 (-15%) \$2,500 (-20%) \$5,000 (-25%) \$10,000 (-30%)	\$250 (-5%) \$500 (-10%) \$1,000 (-15%) \$2,500 (-20%) \$5,000 (-25%) \$10,000 (-30%)
Maximum trip lengths	Provincial authorizations: NB, QC, SK: 183 days ON, MB, AB, BC: 212 days	Available Tour+Med plans** : 8, 15 and 30 days	Provincial authorizations: NB, QC, SK: 183 days ON, MB, AB, BC: 212 days	Available Tour+Med plans** : 8, 15 and 30 days

* Exception : 2 months for high blood pressure. Exception is not valid if the applicant also suffers from cardiac, vascular, respiratory or neurological condition(s).

** Unlimited travel within Canada, when outside of your province of residence. Departure and return dates are those on which you leave/enter your province of residence.

IMPORTANT DEFINITIONS

“Stable and Controlled” Means any medical condition (other than a *Minor Ailment*) for which all the following statements are true:

- There has been no new diagnosis, *Treatment* or prescribed *Medication* (including prescribed “as needed”);
- There has been no change in *Treatment* frequency or type; there has been no change in *Your Medication*, including the addition or the stopping of a *Medication* or an increase or decrease in the dosage or frequency of a *Medication* (**Exceptions** the routine adjustment of Coumadin, Warfarin or insulin to maintain the optimal level of the said *Medication* in your blood and the change from a brand name *Medication* to a generic brand *Medication* of the same dosage);
- There has been no change in the frequency or the severity of the *Symptom* (new *Symptom*, more frequent *Symptom* or more severe *Symptom*);
- There has been no test result showing deterioration;
- There has been no *Hospitalization* or referral to a specialist (made or recommended) and You are not awaiting the results of further investigations for that medical condition.

“Minor ailment” Any sickness or Injury which does not require :

- The use of *Medication* for a period greater than 15 days, or
- More than one follow-up visit to a Physician, or
- Hospitalization* or surgical intervention or referral to a specialist.

To be considered as a *Minor ailment*, the *Sickness* or *Injury* must end at least 30 consecutive days prior to the departure date of each trip. However, a chronic condition, a condition requiring on-going medical attention and the reoccurrence of a *Sickness* or a relapse or secondary condition resulting from the original *Injury* in the six months period following the initial manifestation are not considered a *Minor ailment*.

“Treatment” Any medical, therapeutic or diagnostic procedure prescribed, performed or recommended by a physician, including monitoring of specific issues following abnormal test results and/or changes in health condition, prescribed medications (including medication prescribed “as needed”), investigative tests and surgery.

“Minor Surgery” Any surgery not requiring general anesthesia.