

Tour+Med Advantages

Single Trip

- Coverage for a single trip, maximum 182 days (212 days for Ontario residents)
- Available for travellers of all ages (from 3 months)
- Family rates available covering dependent children aged 3 months to 21 years old (trips of 48 days or less)

Annual Multi-Trip Plan

- Coverage for each trip taken during a full year coverage (8, 18, 33 or 48 day plans)
- Unlimited travel within Canada, outside of your Province of residence
- For travellers aged 3 months to 79 years old
- Family rates available covering dependent children aged 3 months to 21 years old (trips of 48 days or less)

Benefits

- \$5 Million Protection
- Coverage for hospital and medical expenses, physician fees, medical appliances, private duty nursing care, diagnostic services, ambulance and paramedical services, repatriation, return of deceased, return of vehicle.
- Pharmacy card for travellers to US
- Emergency round trip up to CAD \$1,500
- Accidental death coverage of CAN \$25,000

Options

- Various rebates including 5% rebate for 2 adults travelling together
- Deductibles: reduce your premium by buying a deductible (ranging from \$250 to \$5,000)
- Top-ups and extensions
- Personalised underwriting

Non-medical

- Trip Cancellation insurance (if your trip is cancelled before your departure date) and trip Interruption insurance (if your trip is interrupted or delayed after your departure date)
- Lost, delayed, damaged or stolen baggage and personal effects.
- Accidental death and dismemberment

For more information, call your representative:

TOUR+MEDTM
travel insurance

TOUR+MEDTM
travel insurance

247 Thibeau Blvd.
Trois-Rivières, Québec
G8T 6X9

www.tourmed.ca

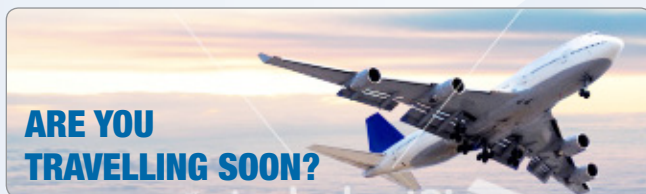


Insured by

**The right travel insurance
in your luggage**

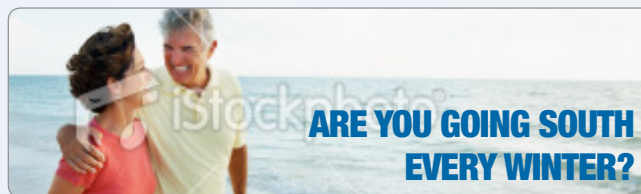
TOUR+MED TRAVEL INSURANCE HAS BEEN PROVIDING RELIABLE AND AFFORDABLE PROTECTION TO CANADIANS FOR ALMOST 15 YEARS. PARTNERING WITH A SUBSIDIARY OF AN INSURER THAT WILL SOON CELEBRATE 75 YEARS OF GROWTH AND SERVICE TO CANADIANS FROM ONTARIO TO NEW-BRUNSWICK, WE ARE COMMITTED TO CONTINUE BUILDING ON OUR REPUTATION FOR PRODUCT AFFORDABILITY, SERVICE EXCELLENCE AND OUR ACCESSIBILITY TO TRAVELLERS OF ALL AGES.

IN FACT, WE ARE ONE OF THE VERY FEW PROVIDERS THAT WILL COVER, THROUGH OUR UNIQUE UNDERWRITING APPROACH, CANADIAN TRAVELLERS WHO MAY NOT BE INSURABLE THROUGH OTHER PROVIDERS.



If you are travelling out of your province, elsewhere in Canada or the US, or anywhere else in the world, you need Emergency Medical Travel insurance. Unless your employee benefit program covers you for your whole trip, travelling without it could put you financially at risk.

Other provinces may not offer the same coverage as your provincial health programs, and other services, including ground and air ambulances, are not covered. Travelling to the US, even for just a weekend, could put you in a tight spot if you or a member of your family had to be admitted. A broken leg or minor accident could end up costing you thousands of dollars. Read-on for more details!



If you spend a good part of your winters down south, summer is that time of the year you can enjoy up here. However, once the end of July comes around, you're likely starting to make plans for your following winter getaway. You also know that buying your travel insurance early could save you a lot of money.

Snowbirds are Tour+Med's specialty. Our underwriting team, which includes nurses and experienced agents, that have been dealing with the unique needs of semi or fully retired Canadians for many years, can provide healthy and not-so-healthy clients with the product that meets their needs. See below for more information!



An omission or a false declaration may prove very costly to insured travellers such as yourself!

In preparation for your application, we suggest you read and apply the following recommendations; things will likely go a lot smoother should you have to submit a claim:

- Prepare a list of the medications you are taking and bring a copy with you along with the name and information of your emergency contact when you are travelling.
- Know the names of the illnesses treated by the medications you take, as well as any other pre-existing condition you suffer from. If you don't know or aren't sure, talk to your physician!
- Write down the dates when changes to your health status occurred and be prepared to share the details with the travel insurer or its representative
- Do not buy your protection based on premium cost alone: eligibility conditions and available protections may vary widely from one Insurer to the other. Remember that what you are really buying is assurance that you will be cared for quickly and efficiently in case of claim. Ask people you know who had to file a claim to describe their experience.
- READ THE policy: a few words could change the meaning of something payable to something that is denied. After all, you are paying for it! If you are not sure of what it means, question it!
- Do not lie or hide anything thinking it is not material. You would be the only one suffering the consequences!

WHAT CAN YOU GET FOR THE PREMIUM YOU PAY?

FOR MORE DETAILS, TALK TO YOUR AGENT OR CALL US AT

1 800 268-9633