

Freedom

Emergency Excess Hospital/Medical Insurance Benefits and Features

This insurance provides coverage for medical expenses incurred while travelling outside your home province.

Key Benefits	Maximum Limit
Maximum liability	\$5,000,000
Emergency medical treatment	<ul style="list-style-type: none"> • Emergency medical treatment for sickness or injury whether in-patient or out-patient care • Services of physician, surgeon, anaesthetist, registered graduate nurse • Private duty nursing • X-rays and laboratory services • Rental of medical appliances
Ambulance	Including mountain and sea rescue
Prescription drugs	Limit of a 30-day supply
Professional medical services	<ul style="list-style-type: none"> • Up to \$500 per practitioner including a licensed physiotherapist, chiropractor, chiropodist, osteopath, and podiatrist • Chiropractic benefits are limited to the initial office visit
Dental	<ul style="list-style-type: none"> • Up to \$4,000 for accident • Up to \$500 for dental pain
Hospital allowance	\$50 per day to a maximum of \$500 for incidental hospital charges
Emergency air transportation	Up to policy limit. Includes cost of air ambulance, stretcher fare or one-way economy airfare, medical attendant
Return of insured travelling companion	Up to \$3,000 for a one-way economy airfare if the insured is returned home for medical reasons
Escort of insured children	Up to age 18
Repatriation	<ul style="list-style-type: none"> • Up to \$10,000 for repatriation • Up to \$4,000 for burial/cremation at place of death (excluding cost of burial coffin or urn)
Family transportation	One economy return airfare or ground transportation costs and up to \$150 per day for meals and accommodation in the event the insured is hospitalized
Additional board and lodging	Up to \$400/day, max. \$4,000
Return of vehicle	Up to \$4,000
Return of insured to destination	One-way economy airfare to return to the insured's original destination point following a return to their home province for medical reasons
Return of accompanying dog or cat	Up to \$300
Key Features	
Pre-existing conditions coverage	59 years and under <ul style="list-style-type: none"> • No stability period for trips of 35 days and less* • 90 day stability period for trips over 35 days 60 – 89 years <ul style="list-style-type: none"> • 365 stability period for all trip lengths <small>* Conditions where symptoms arose or medical consultation was required within the 7 days prior to departure, with the exception of a minor ailment, will not be covered.</small>
Deductible	Automatic \$250 deductible; buy-out option available or other deductible options up to \$100,000 for premium discount
Family rate	Available up to age 59. Includes children up to age 21; 25 if attending full time school or physically/mentally handicapped.
Subrogation	No subrogation against any employment plans with a lifetime maximum limit of \$100,000 or less

Certain exclusions, limitations and conditions may apply. The language in this summary may not be the legal and technical terminology found in the policy wording. In all instances, the official policy wording will prevail. For complete details, refer to the policy wording which is available upon request.

This insurance is administered by North American Air Travel Insurance Agents Ltd. d.b.a. Travel Underwriters, a licensed insurance broker. 11th Floor, 6081 No. 3 Road, Richmond, BC Canada V6Y 2B2. Insurance is underwritten by Industrial Alliance Pacific Insurance and Financial Services Inc. and certain Lloyd's Underwriters, severally and not jointly.