

Freedom

Visitors to Canada Emergency Hospital/Medical Insurance Benefits and Features

Summary of coverage and eligibility

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	\$200,000 CAD
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 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
Emergency air transportation	Up to Policy limit
Additional board and lodging	Up to \$100 per day to a maximum of \$1,000
Dental	<ul style="list-style-type: none">• Up to \$4,000 for accident• Up to \$500 for dental pain
Repatriation	<ul style="list-style-type: none">• Up to \$10,000 for repatriation (excluding cost of a burial coffin)• Up to \$4,000 for burial/cremation at place of death (excluding cost of a burial coffin or urn)
24-hour accident insurance	Up to \$25,000
Key Features	
Sum insured options	\$25,000/\$50,000/\$100,000/\$150,000/\$200,000
Rates	Single person, 2 person, family rates available
Deductible	\$150 CAD automatic; option to buy out deductible at a 15% surcharge
Waiting period	<ul style="list-style-type: none">• 48 hours waiting period on sickness if policy is purchased prior to or 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
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">• Non-emergency treatment• Long term or ongoing care• Tests and investigative consultation• Refer to the policy wording for a complete list of exclusions
Claims procedure	Consult the claim guideline in your policy wording

For complete details, refer to the policy wording, which is available upon request. Certain exclusions, limitations and conditions apply.

The language in this summary may not be the legal and technical terminology found in the policy wording. In all instances, the policy wording will prevail.

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 Lloyds Underwriters, severally and not jointly.

(continued)



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Rates

Age	Sum Insured				
	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
Single Person Rates					
0-40	\$2.24	\$2.48	\$3.78	\$3.91	\$5.78
41-59	\$2.58	\$2.89	\$4.73	\$5.15	\$6.41
60-64	\$4.21	\$4.92	\$5.67	\$6.18	\$7.35
65-69	\$4.32	\$5.25	\$7.04	\$7.88	\$8.72
70-74	\$5.45	\$6.31	\$7.56	\$8.93	\$9.87
75-79	\$5.72	\$6.79	\$7.98	\$9.98	\$11.34
80-84	\$5.83	\$6.83	\$8.40	\$11.03	\$12.60
85-89	\$7.35	\$9.45	\$10.50	\$12.18	\$13.86
2 Person Rates (based on age of oldest person)					
0-40	\$4.03	\$4.47	\$6.80	\$7.05	\$10.40
41-59	\$4.64	\$5.20	\$8.51	\$9.27	\$11.53
60-64	\$7.58	\$8.86	\$10.21	\$11.12	\$13.23
Family Rates (based on age of oldest person)					
0-40	\$6.61	\$8.25	\$11.29	\$13.91	\$18.02
41-59	\$7.06	\$8.45	\$12.60	\$15.45	\$18.72

Deductible Options

Deductible \$CAD	Surcharge on premium	Minimum (per person or family)	Maximum (per person or family)
\$0	+15%	\$5	\$125
\$150	automatic		



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