

Emergency Medical Insurance

Benefits and Features

This insurance provides coverage for medical expenses incurred while travelling outside the insured's home province.

Key Benefits	Maximum Limit
Maximum liability	\$10,000,000
Age limit	None
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 • Private duty nursing • X-rays and laboratory services • Rental or purchase of essential medical appliances
Ambulance	Yes, ground, sea and air including paramedics or taxi in lieu
Prescription drugs	Limit of a 30-day supply
Professional medical services	Up to \$500 per practitioner including a licensed physiotherapist, chiropractor, chiropodist, osteopath, podiatrist and optometrist
Fracture treatment	Up to \$1,000 for medical treatment related to fractures, including x-rays, cast removal, re-casting and physiotherapy
Dental	<ul style="list-style-type: none"> • Up to the policy limit for accident • Up to \$500 for any other dental emergencies
Enhanced coverage	<ul style="list-style-type: none"> • Up to \$1,000 for vision care & hearing aids • Up to \$150 for lost/stolen prescription drugs
Coverage at home	<p>Domestic services and medical follow up in Canada after Emergency Air Transportation benefit back to home province (within 15 days):</p> <ul style="list-style-type: none"> • Up to \$250 for domestic services (cleaning, cooking services, childcare & pet care) • Up to \$1,000 for semi-private room in hospital, rehabilitation centre or convalescent centre • Up to \$50 per day for home care nursing • Up to \$200 for essential medical appliances • Up to \$300 for ambulance or taxi services
Hospital allowance	Up to \$75 per day 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 or travelling companion, seat upgrade when medically necessary (for insured and attendant or travelling companion)
Return of excess baggage	Up to \$600, provided there was no room aboard and when the insured is returned to their home province under the Emergency Air Transportation Benefit or Repatriation Benefit
Return of travelling companion	<p>If the insured is returned home for medical reasons:</p> <ul style="list-style-type: none"> • A one-way economy airfare back to the departure point • A one-way economy airfare back to return to destination where the emergency took place with the insured
Return of children/grandchildren	<p>If the insured is returned under the Air Transportation benefit, or Repatriation benefit; a one-way economy airfare to return dependent children/grandchildren back to original departure point and cost of chaperone</p> <p>Applies to children/grandchildren ages 21 or 25 if full-time student; no age limit for mentally/physically handicapped</p>

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Repatriation	<ul style="list-style-type: none"> Up to policy limit for preparation and return of body Burial up to \$5,000 Cremation up to \$5,000 includes cost to return ashes to home province Transportation costs for one family member to identify the body, and up to \$300 per day to a maximum of \$1,500 for meals and accommodation, the family member will also be covered as an insured
Family transportation	<p>When insured is hospitalized: One economy return airfare or ground transportation costs and up to \$300 per day to a maximum of \$1,500 for out-of-pocket expenses</p>
Out-of-pocket expenses	Up to \$500 per day to a maximum of \$5,000 when insured or travelling companion is hospitalized on the date scheduled to return to the home province or when transferred to a different hospital in another city for emergency medical treatment
Child Care	Up to \$500 per day to a maximum of \$5,000 for child care costs for insured children 18 years and under when insured is confined to hospital or transferred to a different hospital in another city for emergency medical treatment
Return to your destination	One-way economy airfare by the most direct route to return to the insured's original trip destination following a return to their home province under the Emergency Air Transportation Benefit
Return of vehicle	<ul style="list-style-type: none"> Up to \$5,000 for commercial agency to return vehicle A one-way economy airfare and gas, meals and accommodation for a family member or friend to pick up vehicle
Return of pets	Up to \$300
Pet benefit	<p>Option to purchase coverage for pets:</p> <ul style="list-style-type: none"> Return of pets benefit increased to \$500 Up to \$500 for: <ul style="list-style-type: none"> Veterinary services when pet is injured Commercial kennel costs when insured is hospitalized
Remote evacuation	Up to \$6,000 for remote evacuation
Air travel delay expenses	<ul style="list-style-type: none"> Up to \$700 for accommodation and meals when flight is delayed 4+ hours Up to \$200 for additional transportation when flight is delayed 4+ hours Up to \$200 for entertainment expenses when flight is delayed 4+ hours Up to \$700 for essential items when baggage is lost or delayed by the airline 6+ hours
Trip link	Reimbursement of the cost of a round trip economy airfare back to home province in the event of a family member's hospitalization or death; or if a natural disaster renders the insured's residence uninhabitable
Key Features	
Plans available	<p>Annual</p> <ul style="list-style-type: none"> Multi trip worldwide Multi trip within Canada <p>Single</p> <ul style="list-style-type: none"> Worldwide Worldwide excluding USA (includes up to 5 days transit coverage in USA) Within Canada

Key Features	
Pre-existing condition coverage	<p>Covered for within Canada plans</p> <p>Worldwide & Excluding USA:</p> <p>59 years and under</p> <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 <p>60 years and over</p> <ul style="list-style-type: none"> 180-day stability period for all trip lengths <p>*The following will not be covered</p> <ul style="list-style-type: none"> Condition and/or symptom other than a minor ailment, which arose or worsened on the date of departure, or at any time within the seven days prior to the date of departure. Condition and/or symptom for which medical treatment was obtained on the date of departure or any time within the seven days prior to the date of departure. Condition and/or symptom that developed before departure and was undiagnosed at time of departure.
Future stability option	<p>Option to purchase coverage for pre-existing condition which becomes unstable after the application date, provided the condition was stable at the time of application up to \$250,000. Surcharge will apply</p> <p>The following will not be covered</p> <ul style="list-style-type: none"> Condition and/or symptom other than a minor ailment, which arose or worsened on the date of departure, or at any time within the seven days prior to the date of departure. Condition and/or symptom for which medical treatment was obtained on the date of departure or any time within the seven days prior to the date of departure. Condition and/or symptom that developed before departure and was undiagnosed at time of departure.
Deductible	<p>Applicable to the following Emergency Medical plans:</p> <ul style="list-style-type: none"> Automatic \$300 USD for worldwide and excluding USA Automatic \$300 CAD for within Canada plans Buy-out option available or other deductible options for premium discount
One temporary visit to home province during a single trip	One unexpected temporary visit to home province is permitted
Companion discount	5% applicable to a minimum of two travelling companions; available for Single and Multi Trip Annual Emergency Medical Worldwide Plans only
Family rate	Available up to age 59; includes grandparents and grandchildren as well as children up to age 21 or 25 if full-time students; no age limit if children are mentally/physically handicapped
Annual renewal discount	10% applies to Multi Trip Annual Emergency Medical Worldwide Plan
Subrogation	No subrogation against any employment plans with a lifetime maximum limit of \$100,000 or less. If the maximum lifetime limit is over \$100,000, the company will always preserve \$50,000
Optional Coverages	
Contact sports	Provides coverage for contact sports (for 18 years and over) – sum insured up to policy limit. Surcharge will apply
Adventure sports	Provides coverage for adventure sports – sum insured up to policy limit. Surcharge will apply
Extreme sports	Provides coverage for extreme sports – sum insured up to \$500,000. Surcharge will apply