

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

Key Benefits	Maximum Limit
Maximum liability	\$5,000,000
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 \$4,000 for accident • Up to \$500 for any other dental emergencies
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	If the insured is returned home for medical reasons: <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 emergency took place with the insured
Return of children/grandchildren	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 Applies to children/grandchildren ages 21 or 25 if full-time student; no age limit for mentally/physically handicapped
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	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
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 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

Benefits and Features

Key Benefits	Maximum Limit
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 pets	Up to \$300

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
Pre-existing conditions 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 to 74 years</p> <ul style="list-style-type: none"> 180-day stability period for all trip lengths <p>75 years and over</p> <ul style="list-style-type: none"> 365-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
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
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
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