

Visitors to Canada  
Emergency Medical Insurance  
Benefits and Features

This insurance provides coverage for medical expenses incurred while travelling outside the insured's country of permanent residence. Coverage is available for visitors to Canada, foreign workers, immigrants and returning Canadians not eligible for provincial health care coverage.

Key Benefits	Maximum Limit
Maximum liability	\$200,000 CAD
Emergency medical treatment	<ul style="list-style-type: none"> <li>• Emergency medical treatment for sickness or injury whether in-patient or out-patient care</li> <li>• Services of physician, surgeon, anaesthetist, registered graduate nurse</li> <li>• Private duty nursing</li> <li>• X-rays and laboratory services</li> <li>• Rental of essential medical appliances</li> </ul>
Ambulance	Yes, including paramedics or taxi in lieu
Prescription drugs	Limit of a 30-day supply
Professional medical services	<ul style="list-style-type: none"> <li>• Up to \$500 per practitioner including a licensed physiotherapist, chiropractor, chiropodist, osteopath, podiatrist and optometrist</li> </ul>
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 or travelling companion, seat upgrade when medically necessary (for insured and attendant or travelling companion)
Return of travelling companion	A one-way economy airfare back to the departure point if the insured is returned home for medical reasons
Escort of children/grandchildren	Up to age 21 or 25 if full-time student; no age limit for mentally/physically handicapped
Repatriation	<ul style="list-style-type: none"> <li>• Up to \$10,000 for repatriation (excluding cost of coffin)</li> <li>• Up to \$4,000 for burial/cremation at place of death (excluding cost of burial coffin or urn)</li> <li>• Transportation costs for one family member to identify the body and up to \$150 per day for meals and accommodation to a maximum of five days; the family member will also be covered as an insured for a maximum of five days</li> </ul>
Family transportation	One economy return airfare or ground transportation costs and up to \$150 per day for out-of-pocket expenses
Out-of-pocket expenses	Up to \$250 per day to a maximum of \$2,500
Dental	<ul style="list-style-type: none"> <li>• Up to \$4,000 for accident</li> <li>• Up to \$500 for any other dental emergencies</li> </ul>
24-hour accident insurance	Up to \$25,000

*(continued)*

### Key Features

Sum insured options	\$25,000/\$50,000/\$100,000/\$150,000/\$200,000
Rates	Single person, two-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"> <li>• 48-hour waiting period on sickness if policy is purchased prior to or within 60 days of arrival in Canada</li> <li>• 7-day waiting period on sickness if policy is purchased 61 days or more after arrival in Canada</li> </ul>
Travel worldwide	Travel worldwide and visits to country of permanent residence are 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"> <li>• Non-emergency treatment</li> <li>• Long term or ongoing care</li> <li>• Tests and investigative consultation</li> </ul> Refer to the policy wording for a complete list of exclusions
Claims procedure	Consult the claim guideline in the policy wording

### Rates

Age	Sum Insured				
	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
<b>Single Person Rates</b>					
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
<b>Two-Person Rates (based on age of oldest person)</b>					
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
<b>Family Rates (based on age of oldest person)</b>					
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		