Why buy travel insurance?

If an unexpected medical emergency should happen when travelling outside your home province, territory or country, getting treatment can cost thousands of dollars. Your government healthcare plans have limits on how much they'll cover, which can leave you holding the bulk of the bills.

Here's how Emergency Hospital & Medical travel insurance can help:

If you	We can help with
Catch the stomach flu from tasting local exotic foods	Finding a facility to treat you and paying your medical bills
Need to be taken to the hospital quickly for treatment	Arranging an ambulance to carry you to the hospital
Only know how to say "yes" and "no" in the local language	24/7 access to multi- lingual emergency assistance
Need accommodations for your travelling companion during your treatment	Covering unexpected out- of-pocket expenses
Want to continue your trip after your emergency	Travel arrangements to get you back on track

Ideal for:

- Travellers covered under a Canadian government health insurance plan
- Canadians up to age 89 travelling for business or pleasure
- Canadians travelling anywhere in the world

Features and benefits

- 24/7 access to multi-lingual emergency assistance
- Assistance with lost or stolen travel documents
- Flexible and convenient annual multi-trip plans
- Option to exclude coverage for pre-existing conditions
- Savings on travel outside the USA with international travel rates
- Family rates to help keep travel costs down

About Allianz Global Assistance

Allianz Global Assistance is one of the largest travel insurance and assistance services providers in Canada, with offices in Kitchener, Toronto, Montreal and Vancouver. We're everywhere you go and proud to be part of the world's largest travel insurance and assistance company, operating in 34 countries around the globe.

In an emergency, our knowledgeable, caring and dedicated assistance team is ready to help at any time, in virtually any language, nearly anywhere in the world. From answering questions to taking care of you during a claim, we're here to help at every stage of your journey so you can enjoy a worry-free travel experience.

Allianz Global Assistance administers the policy. Allianz Global Assistance is the registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.

Underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies.

For Illustration purposes only. This is not an insurance policy. For complete terms, conditions, limitations and exclusions, please see the policy booklet. Please read and understand your policy before you travel.

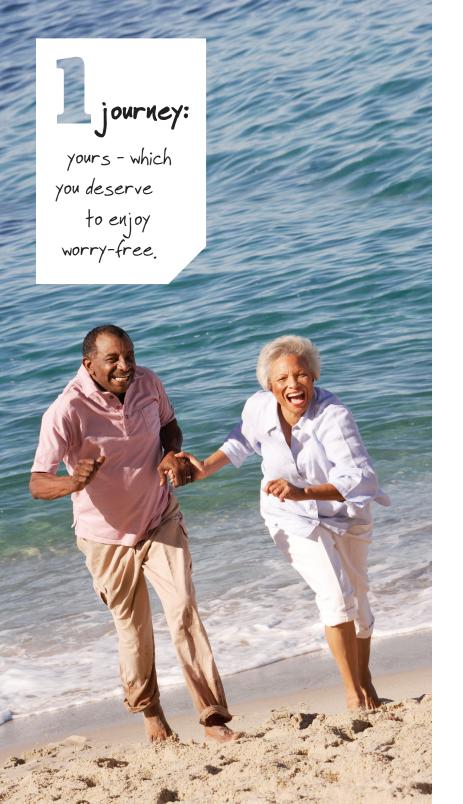
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How can we help?

Allianz Global Assistance 250 Yonge Street, Suite 2100 Toronto, Ontario M5B 2L7 Canada

Your travel insurance representative

Allianz Global Assistance Travel **Insurance Global Assistance** Allianz (II)



Summary of Benefits

Plan	Maximum coverage amount	
Emergency Hospital & Medical	\$10 million	
Included in the overall \$10 million maximum:		
Accidental Dental	\$4,000	
Ambulance Services	up to overall maximum	
Attendant / Return of Travelling Companion	up to overall maximum	
Chiropractor, Osteopath, Chiropodist, Podiatrist, Acupuncturist or Physiotherapist	\$500 per profession	
Cremation at Place of Death	\$4,000	
Dental Emergency	\$500	
Emergency Transportation	up to overall maximum	
Identity Fraud Recovery	\$5,000	
Out-of-Pocket Expenses	\$3,500	
Pet Return	\$500	
Prescription Medication	up to a 30-day supply, to a maximum of \$1,000, except during hospitalization	
Return of Deceased	\$15,000	
Return to Original Trip Destination	\$5,000	
Return of Vehicle or Watercraft	\$4,000	
Trip-Break for Single-Trip Plans	up to 15 consecutive days	
Optional plans – additional rates apply		
Accidental Death & Dismemberment	\$25,000 OR \$100,000 OR \$250,000	
Trip Cancellation & Interruption	Before departure: \$15,000 After departure: unlimited	
Flight Accident	\$200,000 OR \$500,000	
Baggage	\$1,000 OR \$1,500	

Eligibility, limitations and exclusions

Travel insurance coverage is subject to eligibility, limitations and exclusions. For full details, please consult with your Allianz Global Assistance travel insurance representative. For complete terms, benefits, conditions and exclusions, please see the policy document.