

CANADIAN VISITOR PROTECTION FOR YOU

Unexpected emergency medical treatment is the single most expensive hidden cost you could get hit with while visiting Canada. But there's no need to worry. Just be sure to stay covered with TIC Emergency Hospital & Medical Insurance. If you have an unexpected illness or accidental injury during your stay in Canada, we'll be there to ensure you get the care you need.

WHY DO I NEED INSURANCE?

Health care costs in Canada are very expensive. Hospitals can charge thousands of dollars per day. Without emergency hospital and medical insurance, you and your family would be responsible for these high costs, which can create a significant financial burden.

WHAT IS COVERED?

Travel insurance is intended to cover sudden, unexpected, and unforeseeable circumstances. Please read the Benefits section for a summary of the coverage available.

WHAT IS NOT COVERED?

Travel insurance does not cover everything. This insurance has exclusions, conditions and limitations. Please read them and understand the policy before you buy this insurance.

WHAT ARE MY COVERAGE OPTIONS?

You can choose between the Basic Plan and the Select Plan. There are also several optional plans available for an additional cost.

ARE THERE AGE LIMITS?

Coverage is not available for persons less than 15 days old. Persons over age 85 must complete a medical questionnaire and receive written acceptance from TIC.

I WANT TO STAY LONGER. CAN I PURCHASE FURTHER COVERAGE?

Yes, you can subject to policy terms and conditions. Just call your agent or TIC (during business hours) prior to the expiry of your policy. You must be in good health and not have incurred any losses with TIC.

WILL THIS COVER ME FOR TRIPS OUTSIDE CANADA?

Yes, provided the majority of your period of coverage is spent in Canada. Expenses incurred in your country of origin will not be covered.

IS MY PERSONAL INFORMATION PROTECTED?

We are committed to protecting the privacy, confidentiality and security of the personal information we collect, use and disclose. Your personal information, including your medical history, will be collected, used and disclosed only for the purpose of providing you with the requested insurance services. For a copy of TIC's privacy policy, please contact us or visit our website: www.travelinsurance.ca.

WHAT IF I GET SICK OR INJURED?

Our professional emergency assistance and claims personnel are available to help you 24 hours a day, 7 days a week. TIC's experienced multilingual staff verify coverage to hospitals, arrange emergency medical evacuation, coordinate payments, and contact your family doctor and relatives as needed.

We're here to help you.

Call TIC Emergency Assistance or have someone call on your behalf as soon as possible.

HOW DO I MAKE A CLAIM?

Fill out the claim form completely or you can start a claim online at our website.

BENEFITS

You can choose between the Basic Plan and the Select Plan.

Basic Plan

The Basic Plan has a \$50 deductible per person, per policy, and includes the following benefits.

EMERGENCY HOSPITAL & MEDICAL SERVICES

Up to the sum insured purchased for emergency hospitalization (semi-private) and the following emergency medical services:

- Physicians, surgeons, anaesthetists and registered graduate nurses.
- Physiotherapist services, when ordered by a physician, to a maximum of \$500.

- Chiropractic services to a maximum of \$500.
- Lab tests and X-ray examinations ordered by a physician.
- Licensed local air, land, or sea ambulance (including mountain or sea evacuation), when necessary, to the nearest hospital.
- Rental of crutches or hospital-type bed; and the cost of splints, trusses, braces or other prosthetics.
- Emergency out-patient hospital services.
- Prescription drugs or medicines, one-month's supply, to a maximum of \$500.

RETURN OF DECEASED

In the event of death, up to \$10,000 is provided to return your body home, or up to \$4,000 for cremation or burial at the place of death.

ACCIDENTAL DENTAL

Up to \$3,000 for repair or replacement of whole or sound natural teeth caused by an accidental blow to the face.

DENTAL EMERGENCIES

Up to \$500 for the immediate relief of acute dental pain, other than provided under Accidental Dental.

ACT OF TERRORISM

If you sustain a loss from an act of terrorism that is otherwise covered under this plan, TIC will pay up to an aggregate limit of \$2.5 million for one or a series of such acts and up to \$5 million for all such acts in a calendar year involving all TIC-issued policies. Terrorism from nuclear, biological or chemical means is excluded. Please read your policy for a full description of coverage details and exclusions.

EMERGENCY TRANSPORTATION

The cost up to the policy limit of air ambulance, one-way economy airfare or stretcher to transport you to your country of origin, and a medical attendant if required, when immediate medical consultation is required following a covered emergency sickness or injury.

RETURN HOME

Up to \$3,000 for the cost of one-way economy transportation to your country of origin if the covered sickness or injury necessitates your immediate return home during the period of coverage. Includes one additional insured family member.

Select Plan

The Select Plan includes the following benefits in addition to the Basic Plan benefits listed above. There is no deductible.

ACCIDENTAL DEATH & DISMEMBERMENT

Up to \$25,000 for accidental loss of life, limb, or sight.

FOLLOW-UP VISITS

Two follow-up visits to your physician following emergency treatment of an injury or acute sickness.

TRANSPORTATION OF FAMILY OR FRIEND

Up to \$3,000 for round-trip economy class transportation by the most direct route, and up to \$1,000 for reasonable costs incurred after arrival by your family member or close friend if you are hospitalized due to a covered sickness or injury and the attending physician advises the necessary attendance by such persons; or if local authorities legally require the attendance of such persons to identify your remains in the event of death due to a covered sickness or injury.

ATTENDANT

Up to \$50 a day, to a maximum of \$500, for an attendant (not related to you) to care for your accompanying insured travelling companions (under age 18, or physically or mentally handicapped travelling companions who rely on you for assistance), if you are hospitalized as the result of an emergency for 48 hours or more.

Optional Plans

ACCIDENTAL DEATH & DISMEMBERMENT

Choose either \$25,000, \$100,000 or \$250,000 of coverage for disappearance or accidental loss of life, limb, or sight during your trip other than while flying.

FLIGHT ACCIDENT

Choose either \$200,000 or \$500,000 for accidental loss of life, limb, sight, or disappearance resulting from an aircraft or airport-related accident.

TRIP INTERRUPTION

Coverage amounts of \$800, \$1,500 or \$2,000 for the cost of one-way transportation home in the event of unexpected insured events.

ABOUT TIC TRAVEL INSURANCE COORDINATORS LTD.

TIC has over 50 years of experience in the Canadian travel health insurance market and understands the unique insurance needs of visitors to Canada. We are committed to providing you with knowledgeable support and service when you need it most.

TIC insurance plans are underwritten by Co-operators Life Insurance Company. TIC is a Canadian-owned part of Co-operators Group of companies, with assets exceeding \$6 billion.

For rates and details of coverage, please contact your travel agent or insurance broker. You can also go to TIC's website for additional information: www.travelinsurance.ca.

Administered by:

TIC Travel Insurance Coordinators Ltd.
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Toronto, Ontario M5G 2K8

Underwritten by:

Co-operators Life Insurance Company

Agent/Broker Stamp

