

PROTECT YOURSELF WHEREVER YOU GO

Unexpected medical treatment is the single most expensive hidden cost you could get hit with when you travel – whether on business or pleasure, within Canada or around the world. But there’s no need to spend your trip worrying. Just be sure to stay covered with TIC Emergency Hospital & Medical Insurance. If you have an unexpected illness or accidental injury while away from home, we’ll be there to ensure you get the care you need.

WHY DO I NEED TRAVEL INSURANCE?

Government health insurance plans will pay only a small fraction of expenses if you are sick or injured while outside Canada. Some hospitals charge thousands of dollars a day, not including doctors’ fees or diagnostic services. Without emergency hospital and medical insurance, you and your family would be responsible for these high costs.

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.

Coverage is **NOT AVAILABLE** to any individual who:

- has been diagnosed with a terminal illness;
- has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- has Alzheimer’s Disease or any other type of dementia;
- has received any type of treatment for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
- has been prescribed home oxygen treatment in the last 12 months;
- has had a major organ transplant (heart, kidney, liver, lung); or
- has received kidney dialysis treatment in the last 12 months.

I TRAVEL A LOT. CAN I GET A BETTER DEAL?

Multi-trip Plans provide frequent travellers with the convenience of not having to purchase insurance every time you travel. You can take as many trips as you want during the one year coverage period.

ARE THERE AGE LIMITS?

Coverage is not available for persons less than 15 days old. If you are 61 years and older travelling 61 days or longer, you 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 first coverage. You must be in good health and not have incurred any losses with TIC. Fees will be charged.

WHAT IF I HAVE AN EMERGENCY OR CLAIM?

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. We’re here to help you.

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.

BENEFITS

Provides up to \$5 million for emergency hospitalization (semi-private) and emergency medical services in excess of your provincial or territorial plan.

MEALS AND ACCOMMODATION

While you are in hospital, insured family members or travelling companions remaining with you will be reimbursed up to \$3,000 for reasonable living expenses.

TRANSPORTATION OF FAMILY OR FRIEND

Up to \$3,000 for round-trip economy transportation to bring a family member or close friend to your bedside, plus, up to \$1,000 for reasonable costs, if you are hospitalized, or to identify your remains in the case of your death.

RETURN OF TRAVELLING COMPANION

The extra cost of one-way economy transportation to return your insured travelling companions (under age 18, or physically or mentally handicapped and reliant on you for assistance) and one insured accompanying family member home, if you have been returned to Canada by Air Ambulance. Pre-approval by TIC required.

ATTENDANT

When pre-approved by TIC, covers the cost of an attendant (not a relative) plus the attendant’s return economy transportation to travel with your children (under age 18, or physically or mentally handicapped and rely on you for assistance) home when you have been air evacuated back to Canada.

RETURN OF VEHICLE OR WATERCRAFT

Up to \$3,000 will be reimbursed if, due to a covered sickness or injury, you cannot return the vehicle or watercraft used for the journey. TIC will arrange to return the vehicle for you.

PET RETURN (DOG OR CAT)

Up to \$300 for the cost of returning your accompanying dog or cat to Canada, if you return to Canada under the Emergency Transportation benefit or are hospitalized due to a covered sickness or injury.

RETURN OF DECEASED

In the event of death, TIC will reimburse up to \$10,000 for the cost incurred to return your body to Canada, or up to \$4,000 for cremation or burial at the place of death.

ACCIDENTAL DENTAL

Up to \$3,000 is payable for emergency 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 caused by other than a blow to the face.

EMERGENCY TRANSPORTATION

When you are assessed as medically transportable, TIC will arrange for emergency transportation to a hospital in Canada or to the nearest hospital.

RETURN TO ORIGINAL TRIP DESTINATION

If you return home under the Emergency Transportation benefit and your emergency is completely resolved, TIC will pay up to \$5,000 for one-way economy transportation for you and one insured travelling companion, to return to your original trip destination. Must be pre-approved by TIC.

OPTIONAL PLANS

(available for an additional premium)

BAGGAGE

Choose either \$1,000 or \$1,500 to cover theft of, or damage to, your baggage, personal belongings, travel documents or currency.

ACCIDENTAL DEATH & DISMEMBERMENT

Choose either \$25,000, \$100,000 or \$250,000 of coverage for accidental loss of life, limb, sight or disappearance 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 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.

RENTAL CAR COLLISION DAMAGE PROTECTION

Provides up to \$50,000 for physical damage to an automobile rented from a commercial car rental agency.

TRIP CANCELLATION

If your trip is cancelled, interrupted or delayed due to an Insured Risk (see policy for details) TIC will reimburse you for the amount that is non-refundable on the date of occurrence of the Insured Risk that prevents you from travelling as scheduled. After-departure benefits cover the extra cost of economy transportation to the ticketed destination; the unusable pre-paid, insured travel arrangements; and out-of-pocket expenses up to \$200 per day to a maximum of \$600 for commercial accommodation and meals, essential telephone calls and taxi fares. Additional benefits are also available.

EXCLUSIONS

Your coverage is subject to various exclusions, which are completely set out in the Exclusions section of the policy document.

The following, although not an exhaustive list, are some of these policy exclusions:

- Any sickness, injury or medical condition, that exhibited symptoms for which a diagnosis need not have been made or required any or all of, medical consultation, prescription medication, medical treatment or hospitalization, within the 180 days immediately prior to the effective date.

If the insured is age 70 and under on the effective date:

a) When coverage is purchased **prior** to departure:

This exclusion applies to each trip of 36 days or longer including **Top-Ups** starting from the day the insured leaves the province/territory of residence unless insured has completed a medical questionnaire, has been approved in writing by TIC and has paid any required premium.

b) When coverage is purchased **after** departure:

This exclusion applies starting from the 36th day of each trip including **Extensions** unless the insured has completed a medical questionnaire, has been approved in writing by TIC and has paid any required premium.

If the insured is age 71 and over on the effective date:

This exclusion applies to each trip including **Top-Ups** and **Extensions** of any duration unless the insured has completed a medical questionnaire, has been approved in writing by TIC and has paid any required premium.

You must call TIC emergency assistance prior to any surgery being performed or within 24 hours of admission to hospital. **Failure to do so, without reasonable cause, will reduce eligible expenses by 20%.**

This brochure is an illustration only. It is not an insurance policy. For the complete terms, benefits, conditions and exclusions please see the policy document.

ABOUT TIC TRAVEL INSURANCE COORDINATORS LTD.

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

Administered by:

TIC Travel Insurance Coordinators Ltd.
1200 – 438 University Avenue
Toronto, Ontario M5G 2K8

Underwritten by:

Co-operators Life Insurance Company

Agent/Broker Stamp