

Visitors to Canada



TRAVELANCE
YOUR PEACE OF MIND, OUR PROMISE

Schedule of Benefits

Do you have clients with family members visiting Canada?
Do they need to purchase emergency medical travel insurance?

We can help!

We offer two plans, specifically created for visitors to Canada, immigrants, and Canadians who are without a government health insurance plan.

Essential Plan

This plan provides protection for unexpected medical emergencies while in Canada and for side-trips outside of Canada. Its flexible coverage also offers a 10-day free look period and 24/7 access to an experienced staff of multilingual assistance professionals to help with a variety of medical emergencies that may happen along the way!

- Emergency medical benefits (up to \$25,000, \$50,000, \$100,000, or \$150,000 depending on the plan limit purchased)
- Repatriation coverage up to \$10,000
- Super visa requirements met when purchased according to Canadian government requirements
- Covers trips up to 558 days (18 months) in duration
- Affordable
- Waiver of deductible - The first \$250 of any deductible is waived if the insured is hospitalized for more than 72 consecutive hours

Premier Plan

In addition to the coverage listed under the Essential Plan, this plan also provides:

- Additional and upgraded benefits, when compared to the Essential Plan
- Accidental death & dismemberment (up to the plan limit purchased to a maximum of \$100,000)
- Coverage for some pre-existing conditions (restrictions apply)
- Waiver of deductible - The first \$1,000 of any deductible is waived if the insured is hospitalized for more than 72 consecutive hours

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Why Travel with Travelance?

Flexible Coverage

- Plans are available from 7 days up to 558 days!
- Plans with \$25,000 - \$100,000 in coverage are available to travelers over 14 days old and under 86 years of age during their entire period of coverage
- Plans with \$150,000 in coverage are available to travelers over 14 days old and under 70 years of age

10 Day Right to Examine Period

Clients have 10 days to review their policy and cancel their policy free of charge (the free look period begins on the date they receive their policy).

- To cancel, they must not yet have departed for their covered trip and no claim must be in process.

Side-Trips

Side-trips are covered as long as each side trip begins in Canada, and is no more than 45 days in duration. At the time of any claim outside of Canada, the accumulated stay in Canada during the period of coverage must be more than 50% of the accumulated coverage days under the policy. Side-trips cannot be to the insured's country of permanent residence.

Family Rates

Calculated at two times the eldest travelers premium. Applies to individuals or couples travelling with at least one unmarried, dependent child or grandchild.

- a) under the age of 21;
- b) under 26 if a full-time student, or;
- c) of any age if mentally or physically disabled.

Easy to Use Online Portal

- Quote, sell, and administer policies with ease
- Quickly calculate and save quotes
- Provides instant electronic fulfillment
- Access to detailed information and partner resources

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Are Pre-Existing Conditions Covered?

Under the Essential Plan:

There is no coverage for any pre-existing conditions or medical conditions that existed during the 180-day period immediately prior to your client's start date of coverage.

Under the Premier Plan:

Yes, under the Premier Plan, pre-existing conditions or related medical conditions are covered as follows:

- **For ages 69 and under on the start date of the policy**, the pre-existing condition or medical condition must be stable and controlled during the 180-day period immediately prior to your client's start date.
- **For ages 70 to 79 on the start date of the policy**, the pre-existing condition or medical condition must be stable and controlled during the 180-day period immediately prior to your client's start date except for the following conditions which are **not** covered:
 - Any heart condition including but not limited to heart attack, angina, arrhythmia or cardiac surgery;
 - Any brain condition including but not limited to stroke, transient ischemic attack (TIA), mini-stroke, aneurysm or seizure;
 - Any lung condition including but not limited to chronic obstructive pulmonary disease (COPD), asthma, chronic bronchitis or emphysema.
- **For ages 80 and over on the start date of the policy**, there is no coverage under the policy for any pre-existing conditions or medical conditions that existed during the 180-day period immediately prior to your client's start date of coverage.

When Can Clients Purchase a Visitors to Canada Emergency Medical Insurance Plan?

Before or after arrival in Canada – however, it is recommended that a plan be purchased in advance to ensure coverage begins promptly upon trip departure.

Start Date - When Does Coverage Begin?

Your client's start date begins on the latest of the following:

- a) Your client's departure date;
- b) Your client's policy purchase date; or
- c) The effective date shown on their policy confirmation.

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Benefits under the policy are subject to the following conditions:

- a) If your client's start date is their departure date, they must be scheduled to arrive in Canada within 48 hours after leaving their home country. If they are scheduled to arrive in Canada more than 48 hours after leaving their home country, coverage only begins on the date and time they arrive in Canada;
- b) If your client's start date is after their departure date, the following waiting periods will apply:
 - i. 24 hours for an injury;
 - ii. 48 hours for a sickness if their start date is within 30 days of their departure date;
 - iii. 48 hours for a sickness if they are continuing coverage from an existing policy with another Canadian insurance company;
 - iv. 7 days for a sickness if their start date is more than 30 days from their departure date.

When Does Coverage End?

On the earliest of the following events:

- The date and time your client cancels their insurance;
- The date your client becomes eligible for coverage under any Canadian federal, provincial or territorial government health insurance plan;
- On the date your client returns to their home country;
- The expiry date as shown on your client's policy confirmation.

Refunds

For other than the "10 Day Right to Examine" period and provided that your client has not incurred a claim under this policy, a refund for unused days will be allowed. The following administration fees will be deducted from your client's refund if your client:

- a) Cancels their policy due to a denial of their travel visa (no fee will be deducted);
- b) Cancel their policy before their start date due to no longer being eligible (no fee will be deducted);
- c) Cancels their policy before they leave their home country for other than "a)" or "b)" above (\$250 fee will be deducted);
- d) Cancels their Policy before their expiry date to return to their home country or becomes insured under a Canadian federal, provincial or territorial health/medical plan (\$50 fee will be deducted); or
- e) Cancels their policy and decides to stay in Canada (\$250 fee will be deducted).

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A request for refund must be submitted within 30 days from the requested cancellation date. All requests for refunds must be accompanied with the following applicable documentation:

- Evidence that your client has been denied a travel visa;
- Evidence that your client's trip was cancelled before they departed their home country;
- Evidence to prove your client's date of return to their home country;
- Evidence that your client has become insured under a Canadian federal, provincial or territorial health/medical plan;
- Evidence that your client has decided to seek alternative health protection while staying in Canada.

If a claim is received after a request for premium refund has been processed, your client will be financially responsible for paying the claim and the company will forward the claim to your client for settlement.

Date Changes

Any requests for a date change after your client's start date, other than an extension of your client's period of coverage, may incur an administration fee of \$50.

Additional Highlights

- Broad range of deductible options that can be used to balance the client's medical needs versus cost of the policy
- Convertible plan option: clients can upgrade to the Premier Plan, before the effective date of their existing policy

The above is a brief summary of coverage. Please refer to the policy for complete details.

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	Essential Plan	Premier Plan
Maximum Duration	558 Days (18 Months)	558 Days (18 Months)
Emergency Medical	\$25,000, \$50,000, \$100,000, or \$150,000 (depends on plan limit chosen)	\$25,000, \$50,000, \$100,000, or \$150,000 (depends on plan limit chosen)
Hospitalization	✓ (Semi-Private)	✓ (Semi-Private)
Services of a Physician, Surgeon, or In-hospital Nurse	✓	✓
Ambulance	✓	✓
Diagnostics, Laboratory & X-ray Testing	✓	✓
Therapeutic Equipment, Rental & Purchase	✓	✓
Prescription Medication	30 Days, up to \$1,000	30 Days, up to \$10,000
Emergency Return Home	✓	✓
Emergency Dental	Injury \$2,000 Non-injury Pain \$300	Injury \$4,000 Non-injury Pain \$500
Repatriation of Remains	\$10,000	\$16,000
Cremation/Burial at Destination	\$4,000	\$6,000
Identification of Remains	Round-trip Air + \$450 Expenses	Round-trip Air + \$450 Expenses
Follow-Up Visits	1 Visit, up to \$1,000	3 Visits, up to \$3,000
Emergency Paramedical Services	-	\$500/Category
Visit to Bedside	-	Airfare \$3,000 + \$1,000 Expenses
Accommodation & Meals	-	\$150/Day, up to \$1,500
Return/Escort of Dependents	-	\$3,000
Incidental Expenses	-	Up to \$250
Return of Baggage & Personal Effects	-	\$500
Accidental Death & Dismemberment	-	Up to the plan limit chosen, to a maximum of \$100,000
Medical Assistance	✓	✓
Side Trips	✓	✓
Waived Deductible	First \$250 of deductible waived when hospitalized for 72 consecutive hours	First \$1,000 of deductible waived when hospitalized for 72 consecutive hours
Family Rate	2 Times Eldest Travelers Rate	2 Times Eldest Travelers Rate
Base Deductible	\$0	\$0
Deductible Options	\$250 (-10%), \$500 (-15%), \$1,000 (-20%), \$5,000 (-30%), \$10,000 (-45%)	\$250 (-10%), \$500 (-15%), \$1,000 (-20%), \$5,000 (-30%), \$10,000 (-45%)

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