Plans Overview



Quick Reference Sheet

The purpose of this document is to provide an overview of the plans distributed by Travelance. The following is a brief summary of benefits. Please refer to the policy wording for complete details on benefits, definitions, eligibility, exclusions, terms and conditions.

If you have any questions or would like to learn more about a particular plan, please call us at 1-855-566-8555 or email info@travelance.ca.

Travel Right Insurance Plans (TRIPs)

All Inclusive Plan: This plan offers a wide range of coverages including emergency medical coverage, trip cancellation/interruption, trip delay, baggage/ personal items benefits, travel accident coverage, and more.

Emergency Medical Plan: This plan provides benefits for emergency medical, hospital, and dental services due to an unforeseen accident or illness.

Annual Plans (15 or 30-day options): These plans are cost-effective for frequent travellers and cross-border shoppers. The annual plans provide coverage for the first 15 or 30 days of each trip annual plans are available for Emergency Medical and All Inclusive plans.

Trip Cancellation/Interruption Plan: This plan is designed to provide benefits for sudden and unforeseen covered events listed, that would cause you to cancel your trip before your departure date or interrupt your trip during the period of coverage.

All Inclusive Canada Plan: This plan offers a wide range of coverages for Canadians travelling within Canada including emergency medical coverage, trip cancellation/interruption, trip delay, baggage/personal items benefits, travel accident coverage, and more.

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TRIPs Youth

These plans are offered to youth ages 0-29. The plan offers up to \$1,000,000 in emergency medical coverage.

Youth Premier Plan: This plan offers trip cancellation/interruption, trip delay, baggage/personal items and travel accident coverage. USA and non-USA rates are available.

Visitors to Canada Emergency Medical Insurance (VTC)

There are two Visitors to Canada Emergency Medical Insurance Plans available to those 15 days old up to 85 years of age. All plans meet the requirements of the Canadian super visa when purchased for one year and minimum sum insured of \$100,000. Monthly Payment Option available for plans with 180 travel days or more and a minimum sum insured of \$100,000.

Essential Plan: This plan offers benefits for covered medical emergencies up to the plan limit purchased. No benefits are available for pre-existing conditions or Accidental Death and Dismemberment.

Premier Plan: This plan builds on the Essential plan offering additional and upgraded benefits and some coverage for pre-existing conditions* as well as Accidental Death and Dismemberment.

Student Accident Plan

The Student Accident Plan financially protects families against the possible costs that could be incurred due to a child's physical accident. There are over 20 benefits available. Coverage under this plan helps to fill in the gaps of an extended or government health insurance plan (GHIP).

This plan is available to eligible children or students over 6 months old and under 26 years of age. Coverage is not available in Quebec.