

TRAVELLING CANADIANS INSURANCE

Powered by Xodus Travel Services Inc.

PLAN DETAILS



WHAT YOU SHOULD KNOW BEFORE YOU BUY

Your government health insurance provides limited coverage outside your home province – and medical costs in other countries can be extremely expensive. Travel insurance helps protect you and your family from unexpected emergency medical expenses, whether you're travelling abroad or within Canada.

Who is eligible for coverage:

- You're eligible if you're a resident of Canada at least 30 days of age and covered under a government health insurance plan. You can purchase no more than 60 days before your departure date, and right up to the moment you leave your province or territory of residence.

You're not eligible for coverage if:

- You are travelling against a physician's advice.
- You've been diagnosed with a terminal or metastatic cancer, or you require kidney dialysis.
- You have been prescribed or used home oxygen during the 12 months prior to application.
- You have had a bone marrow, stem cell or organ transplant – except a corneal transplant.
- You are awaiting investigative testing (excluding

genetic tests), test results, or the beginning of treatment for an unresolved condition

Insurance plan options for Travelling Canadians:

Single-Trip Emergency Medical or All-Inclusive

- Offer coverage from one day, up to your provincial health plan maximum. Extensions and top-ups are available.
- Single-trip plans are ideal for travellers taking one long trip, or one or two short trips per year out-of-province.

Multi-Trip Annual Emergency Medical or All-Inclusive

- Offer coverage for any number of trips in the policy year of 10 or 18 days each, with available top-ups and extensions.
- Multi-trip plans are ideal for travellers heading out-of-province more than two times within a 12-month period.
- **BONUS: Extra Protection Within Canada**
In Canada, reciprocal billing for medical services only equals the coverage offered in your home province or territory. If costs are higher elsewhere, you pay the difference. That's why all multi-trip plans include emergency medical coverage for unlimited travel in Canada, but outside your province or territory.

Protection and support when you're travelling:

- Wherever you travel, you have access to 24/7 worldwide emergency assistance – a team of dedicated case managers respond to your communications and ensure you receive proper emergency medical care.
- The Global Telemedicine Platform lets you connect to a doctor from virtually anywhere in the world.

COVERAGE DETAILS

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Coverage Details*	Coverage Amount (All funds are in Canadian dollars)	
General coverage		
Plan coverage maximum amount	✓ Up to \$10,000,000	
Plan coverage maximum length	✓ Single-Trip Plans: from one day up to provincial health plan maximum ✓ Multi-Trip Plans: any number of trips in the policy year of 10 or 18 days each	
Deductible options and premium savings	✓ \$0, \$500 (10%), \$1,000 (15%), \$5,000 (30%), \$10,000 (35%)	
Coverage Includes*	Emergency Medical (Single & Multi-Trip)	All-Inclusive (Single & Multi-Trip)
What's covered for medical emergencies		
Emergency treatment	✓ Reasonable and customary	✓ Reasonable and customary
Paramedical	✓ \$700 (\$70/visit up to \$700 max)	✓ \$700 (\$70/visit up to \$700 max)
Ambulance transportation	✓ Reasonable and customary	✓ Reasonable and customary
Emergency dental	✓ Up to \$3,000	✓ Up to \$3,000
Incurred expense allowance	✓ \$2,000 (\$200/day up to \$2,000 max)	✓ \$2,000 (\$200/day up to \$2,000 max)
Expenses to bring you home	✓ Reasonable and customary	✓ Reasonable and customary
Expenses to return your travel companion	✓ Reasonable and customary	✓ Reasonable and customary
Expenses to return your vehicle home	✓ Up to \$3,000	✓ Up to \$3,000
Repatriation of remains	✓ Up to \$5,000	✓ Up to \$5,000
Return of excess baggage	✗ Not covered	✓ Up to \$300
Childcare expenses	✗ Not covered	✓ \$500 (\$75/day up to \$500 max)
Pet return	✗ Not covered	✓ Up to \$500
Qualified medical attendant services	✗ Not covered	✓ Reasonable and customary
Accidental death and dismemberment	✗ Not covered	✓ Up to \$100,000
What's covered if your trip is disrupted		
Maximum coverage amount (<i>includes trip cancellation/interruption/delay, missed connection, lost, damaged or delayed baggage, lost items/personal documents</i>)	✗ Not covered	✓ Single-Trip Plans: up to \$3,500 ✓ Multi-Trip Plans: up to \$3,500 per trip to a maximum of \$6,000 per policy
Travel accident insurance	✗ Not covered	✓ Up to \$50,000
Flight accident insurance	✗ Not covered	✓ Up to \$100,000

*Please refer to your policy or speak with a licensed travel insurance specialist for complete coverage and eligibility details.



This document is a summary of coverage, not a contract. Complete details are contained in the policy issued upon application approval. Policies underwritten by **Northbridge General Insurance Corporation** and administered by Xodus Travel Services Inc. Certain terms, conditions, limitations, exclusions, and termination provisions apply, see policy or speak with a licensed specialist for details. Trademarks or tradenames of Northbridge Financial Corporation and its affiliates are used under license. Some services are not available in Quebec. NBT.CANADA.06.26