

VISITORS TO CANADA INSURANCE

Powered by Xodus Travel Services Inc.

PLAN DETAILS



WHAT YOU SHOULD KNOW BEFORE YOU BUY

Visitors to Canada Insurance can help protect you and your family against the medical expenses resulting from an unexpected sickness or accident during your stay in Canada.

When to apply for coverage:

- You can apply for coverage before or after you arrive in Canada, but no more than 365 days before the effective date of your insurance coverage.

Who can apply for coverage:

- Visitors to Canada, persons who are in Canada on a work visa or a Parent / Grandparent Super Visa, new immigrants who are awaiting Canadian government health insurance plan coverage, as well as Canadians who are not eligible for medical benefits under a government health insurance plan.

You're not eligible for coverage if:

- You're travelling against a physician's advice.
- You've been diagnosed with a terminal illness with less than two years to live. You have a kidney condition requiring dialysis.

- You've used home oxygen at any point during the 12 months prior to your application date.
- You've been diagnosed with Alzheimer's disease or any other form of dementia.
- You're under 30 days or over 85 years of age.
- You live in a nursing home, home for the aged, a long-term care (LTC) facility or a rehabilitation centre.
- You need help with activities of daily living.

When your coverage begins and ends:

If you purchase your policy before arriving in Canada

- Your coverage begins on the later of your policy's effective date or the time and date you arrive in Canada from your home country.

If you purchase after the expiry of an existing policy or after you leave home

- Except for losses resulting from an injury, your coverage will begin 48 hours after your policy's effective date.*
- Coverage ends the earliest of the following:
 - On your policy expiry date, no more than 365 days after your effective date of insurance.
 - The day you're insured under a government health plan. *NOTE: If visiting on an IEC work permit, this policy provides eligible benefits not covered by your government health plan.*
 - When you become a resident of a nursing home, a home for the aged, or a LTC facility during your visit.
 - When you leave Canada to return home. *NOTE: If returning to your home country under the available emergency medical coverage Trip Break benefit, your Visitors to Canada coverage will be suspended but will resume when you return to Canada.**

COVERAGE DETAILS

VISITORS TO CANADA INSURANCE

| Coverage Details* | Coverage Amount (All funds are in Canadian dollars) |
|---|--|
| General coverage | |
| Plan coverage maximum amount | ✓ Up to \$500,000, \$300,000 or \$100,000 depending on plan selected |
| Plan coverage maximum length | ✓ Up to 365 days (with extended coverage for Super Visa holders) |
| Deductible options and premium savings | ✓ \$0, \$500 (10%), \$1,000 (15%), \$5,000 (30%), \$10,000 (35%) |
| What's covered for medical emergencies | |
| Emergency treatment | ✓ Reasonable and customary |
| Paramedical | ✓ \$700 (\$70/visit up to \$700 max) |
| Ambulance transportation | ✓ Reasonable and customary |
| Emergency dental | ✓ Up to \$3,000 |
| Incurred expense allowance | ✓ \$2,000 (\$200/day up to \$2,000 max) |
| Follow up visits | ✓ Up to \$3,000 |
| Childcare expenses | ✓ \$500 (\$75/day up to \$500 max) |
| Hospital allowance | ✓ \$300 (\$50/day up to \$300 max) |
| Expenses to bring you home | ✓ Reasonable and customary |
| Expenses to return your travel companion | ✓ Reasonable and customary |
| Phone call expenses | ✓ Reasonable and customary |
| Compassionate visit | ✓ Up to \$1,000 |
| Pet return | ✓ Up to \$500 |
| Expenses to return your vehicle home | ✓ Up to \$3,000 |
| Repatriation of remains | ✓ Up to \$5,000 |
| Other services | |
| 24/7 assistance | ✓ In case of a medical emergency, our multilingual assistance centre is available 24/7 to guide you to the proper medical care |
| What's covered if your trip is disrupted | |
| Travel accident insurance | ✓ Up to \$50,000 |
| Flight accident insurance | ✓ Up to \$100,000 |
| Trip interruption | ✓ Up to \$1,500 |

*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 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 not available in Quebec. NBT.VTC.06/26