Northbridge® Insurance

TRAVELLING CANADIANS INSURANCE

Powered by Xodus Travel Services Inc.

EMERGENCY MEDICAL 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:

- Residents of Canada who are at least 30 days of age and covered under a government health plan. Buy anytime, but no more than 365 days before departure. If there are changes to your health prior to your trip, you must notify Xodus immediately to remain eligible for coverage.

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, 18 or 30 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, 18 or 30 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		
Ambulance transportation	✓ Reasonable and customary	✓ Reasonable and customary
Emergency treatment	✓ Reasonable and customary	✓ Reasonable and customary
Qualifed medical a ttendant services	✗ Reasonable and customary	✓ Reasonable and customary
Compassionate visit	✓ Up to $1,000	✓ Up to $1,000
Hospital allowance	✓ $50/day up to $300 maximum	✓ $50/day up to $300 maximum
Phone call expenses	✓ Reasonable and customary	✓ Reasonable and customary
Incurred expense allowance	✓ $200/day up to $2,000 maximum	✓ $200/day up to $2,000 maximum
Emergency dental	✓ Up to $3,000	✓ Up to $3,000
Paramedical services	✓ $70/visit up to $700 maximum	✓ $70/visit up to $700 maximum
Expenses to bring you home	✓ Reasonable and customary	✓ Reasonable and customary
Expenses to return your travel companion	✓ Reasonable and customary	✓ Reasonable and customary
Childcare expenses	✓ $75/day up to $500 maximum	✓ $75/day up to $500 maximum
Expenses to return your children	✓ Reasonable and customary	✓ Reasonable and customary
Pet care	✓ Up to $1,500	✓ Up to $1,500
Pet return	✓ Up to $500	✓ Up to $500
Expenses to return your vehicle home	✓ Up to $3,000	✓ Up to $3,000
Return excess baggage	✓ Up to $300	✓ Up to $500
Expenses related to your death	✓ Up to $10,000	✓ Up to $10,000
What's covered if your trip is disrupted		
Maximum coverage amount *(includes trip cancellation/interruption/delay, missed connection, lost, damaged or delayed baggage, lost items/personal documents)*	✗ 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	✓ Up to $50,000	✓ Up to $50,000
Flight accident insurance	✓ Up to $100,000	✓ Up to $100,000

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

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