Northbridge® Insurance

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 medical expenses from unexpected sickness or an 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, and a waiting period will apply.

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, or 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	
Ambulance transportation	✓ Reasonable and customary
Emergency treatment	✓ Reasonable and customary
Qualified medical ttendant services	✓ Reasonable and customary
Compassionate visit	✓ Up to $1,000
Hospital allowance	✓ $50/day up to $300 maximum
Phone call expenses	✓ Reasonable and customary
Incurred expense allowance	✓ $200/day up to $2,000 maximum
Emergency dental	✓ Up to $2,000
Paramedical services	✓ $70/visit up to $700 maximum
Follow up visits	✓ Up to $3,000
Expenses to bring you home	✓ Reasonable and customary
Expenses to return your travel companion	✓ Reasonable and customary
Childcare expenses	✓ $75/day up to $500 maximum
Expenses to return your children	✓ Reasonable and customary
Pet care	✓ Up to $100
Pet return	✓ Up to $500
Expenses to return your vehicle home	✓ Up to $3,000
Return excess baggage	✓ Up to $300
Expenses related to your death	✓ Up to $10,000
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	
Trip interruption	✓ Up to $1,500
Travel accident insurance	✓ Up to $50,000
Flight accident insurance	✓ Up to $100,000

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

Northbridge® Insurance

POWERED BY Xodus Travel Services Inc.