

Emergency Medical Insurance

Benefits and Features

This insurance provides coverage for medical expenses incurred while travelling outside your home province.

Key Benefits	Maximum Limit
Maximum liability	\$5,000,000
Emergency medical treatment	<ul style="list-style-type: none"> • Emergency medical treatment for sickness or injury whether in-patient or out-patient care • Services of physician, surgeon, anaesthetist, registered graduate nurse • Private duty nursing • X-rays and laboratory services • Rental of medical appliances
Hospital allowance	\$50 per day to a maximum of \$500 for incidental hospital charges
Ambulance	Including mountain and sea rescue
Prescription drugs	Limit of a 30-day supply
Emergency air transportation	Up to Policy limit
Dental	<ul style="list-style-type: none"> • Up to \$4,000 for accident • Up to \$500 for dental pain
Professional medical services	<ul style="list-style-type: none"> • Up to \$500 per practitioner including a licensed physiotherapist, chiropractor, chiropodist, osteopath and podiatrist • Chiropractic benefits are limited to the initial office visit
Repatriation	<ul style="list-style-type: none"> • Up to \$10,000 for repatriation • Up to \$4,000 for burial/cremation at place of death (excluding cost of burial coffin or urn)
Family transportation	One economy return airfare or ground transportation costs and up to \$150 per day for meals and accommodation in the event of your hospitalization
Return of insured travelling companion	Up to \$3,000 for a one-way economy airfare if you are returned home for medical reasons
Return to destination	One-way economy airfare to return to your original destination point after your return to your home province for medical reasons
Return of vehicle	Up to \$4,000
Additional board and lodging	Up to \$400 per day to a maximum of \$4,000
Optional Coverages	
Guaranteed Stability Option	Option to purchase coverage for pre-existing conditions including conditions that did not meet the stability requirements; up to \$150,000
Future Stability Option	Option to purchase coverage for pre-existing conditions provided the condition that existed at the time of application was stable according to the plan you qualify for; up to a maximum of \$150,000
Trip Cancellation/ Interruption Insurance	Option to buy single trip coverage to cover travel costs if the travel plans are cancelled prior to departure, or if they are disrupted after the trip has begun
Key Features	
Pre-existing conditions	Gold rate: 90-day stability period Silver rate: 180-day stability period Bronze rate: a) 365-day stability period for diabetes, heart and lung conditions AND b) 180-day stability period for all other pre-existing conditions
Exclusions	<ul style="list-style-type: none"> • Long term care or ongoing care following an emergency • Non emergency treatment • Test and investigative consultations • Refer to policy wording for complete list of all exclusions
Claims procedure	Consult the claim guideline in your policy wording