

SUMMARY DESCRIPTION OF BENEFITS

Maximum Sum Insured	\$1,000,000 CAD
Emergency Hospital	Semi-private hospital accommodation
Paramedical / Professional Services	Chiropractor, physiotherapist, osteopath, podiatrist or acupuncturist up to \$500 CAD per profession, per injury or sickness
Nursing at Home	Up to 12 weeks to a maximum limit of \$10,000 CAD
Ambulance Transportation	When medically necessary
Out-patient Services	Up to \$10,000 CAD per person per sickness or injury for: <ul style="list-style-type: none"> - Physician or surgeon fees - Diagnostics, lab test and/or x-ray - Drugs, medicine, serums and vaccines - Rental of medical appliances - Blood and blood plasma
Emergency Dental Treatment	Up to \$5,000 CAD for emergency treatment for accidental blow to the face
Repatriation or Local Burial	Up to \$10,000 CAD
Emergency Medical Evacuation	Available when approved by the Assistance Centre
Compassionate Emergency Travel	When approved by the Assistance Centre, roundtrip economy airfare and up to \$150 per day to a maximum of \$3,000 for a person of your choice to be by your bedside when hospitalized
Complicated Maternity	Up to \$5,000 CAD (only payable if birth is 10 months after the effective date)
Emergency Coverage in the United States	Available with Worldwide – All Countries excluding USA, coverage up to 14 days per trip

Exclusion for medical conditions which exists prior to becoming insured

Any condition (except for a minor ailment) for which you sought or received medical treatment, advice, follow-up visits, counseling, or has taken prescription drugs within one hundred and eighty (180) days prior to becoming insured under this policy. Such condition shall be covered when subsequently a continuous period of not less than three hundred and sixty-five (365) consecutive days has passed during which time you have not sought or received medical treatment, advice, follow-up visits, counseling, nor has taken prescription drugs related to such condition.

Limitations and Exclusions

Refer to policy wording for a complete list of Limitations and Exclusions

Return to Home Country

Continued coverage for up to 13 weeks, until your government health insurance plan takes effect, when you return to your home country

Managed by:

The Destination: Travel Group Inc.

Underwritten by:

The Manufacturers Life Insurance Company (Manulife)

Claims Administration and Assistance Services by:

Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM" "Global Excel Management" and/or "Global Excel" (the Assistance Centre)