

The Destination: Canada Plan provides emergency medical insurance for Visitors to Canada, newly landed immigrants or returning Canadian citizens.

This Summary of Benefits is for information purposes only. Please refer to the policy wording for full details of coverage, and limitations and exclusions.

This insurance is designed to cover losses arising from sudden and unforeseeable circumstances. It is important that you read and understand your policy as your coverage is subject to certain Limitations and Exclusions.

SUMMARY OF BENEFITS

Maximum sum Insured	\$10,000 - \$25,000 - \$50,000 - \$100,000 - \$150,000 - \$300,000
Emergency Hospital	Semi-private hospital accommodations
Emergency Medical	<ul style="list-style-type: none"> • Services of physician, surgeon, anesthetist • Diagnostic, lab tests and/or x-ray • Licensed local land and or sea ambulance to the nearest hospital • Private duty services of a registered graduate nurse up to \$10,000 • Rental of medical appliances
Drugs or Medications	Up to \$1,000 not exceeding a one-time 30-day supply per prescription
Professional Service	Physiotherapist, chiropractor, chiropodist, osteopath, podiatrist when ordered by the attending physician up to \$500 per practitioner for out-patient treatment
Emergency Air Transportation / Return Home	When pre-approved by Zurich Travel Assist
Transportation of Family	Up to \$3,000 to transport one family member or close friend and up to \$1,000 for meals and accommodation
Follow-up Visits	Up to \$3,000 for follow-up visits when pre-approved by Zurich Travel Assist
Accidental Dental	Up to \$3,000 for emergency treatment for accidental blow to the face
Dental Emergencies	Up to \$500 for the immediate relief of acute dental pain
Meals and Accommodation	Up to \$150 per day to a maximum of \$1,500 when hospitalized
Emergency Return Home	Up to \$3,000 for the additional cost of a one-way economy transportation
Return of Deceased	Up to \$10,000 for return or remains or up to \$4,000 for cremation or burial at place of death
Accidental Death & Dismemberment	Up to the maximum sum insured not to exceed \$150,000 for loss of life, limb or sight resulting from an accidental injury
Flight Accident	Up to a maximum sum insured of \$50,000
Side Trip outside Canada	Up to the maximum sum insured selected when the majority of the period of coverage is spent in Canada (at least 51% of the trip)
Pre-existing medical conditions	<p>Age 0 to 59 Option 1: Covered only if stable during the 90 days prior to the effective date Option 2: All pre-existing medical conditions will be excluded from coverage</p> <p>Age 60 to 69 Option 1: Covered only if stable during the 120 days prior to the effective date Option 2: All pre-existing medical conditions will be excluded from coverage</p> <p>Age 70 to 79 Option 1: Covered only if stable during the 180 days prior to the effective date Option 2: All pre-existing medical conditions will be excluded from coverage</p> <p>Age 80 and over All pre-existing medical conditions will be excluded from coverage</p>
Waiting Period	<p>If the insurance is purchased prior to the arrival date in Canada:</p> <ul style="list-style-type: none"> • No waiting period <p>If the insurance is purchased after the arrival date in Canada:</p> <ul style="list-style-type: none"> • 48 hours after your effective date if you purchased within 30 days after your date of departure from your country of origin; or • 10 days after your effective date if you purchased more than 30 days after your date of departure from your country of origin. <p>The waiting period may be waived if you have insurance at the time of purchase.</p>

Underwritten by: Zurich Insurance Company Ltd (Canadian Branch)

Claims Administration and Assistance Services provided by: Zurich has appointed World Travel Protection Canada Inc., operating as Zurich Travel Assist as the provider of all assistance and claims services under the policy.

Managed by: The Destination: Travel Group Inc.