

## Visitors to Canada Emergency Medical Insurance

### Features & Benefits

KEY FEATURES	MAXIMUM LIMIT
Sum insureds	Options <ul style="list-style-type: none"> <li>• \$10,000 CAD</li> <li>• \$25,000 CAD</li> <li>• \$50,000 CAD</li> <li>• \$100,000 CAD</li> <li>• \$200,000 CAD</li> <li>• \$300,000 CAD</li> </ul>
Waiting period	<ul style="list-style-type: none"> <li>• No waiting period on disease or illness if the policy is purchased before arrival in Canada</li> <li>• 48-hour waiting period on disease or illness if the policy is purchased within 60 days after arrival in Canada</li> <li>• 7-day waiting period on sickness if policy is purchased 61 days or more after arrival in Canada</li> </ul>
KEY BENEFIT	MAXIMUM LIMIT
Emergency medical treatment	Up to the sum insured for: <ul style="list-style-type: none"> <li>• Emergency medical treatment for in-patient or out-patient care</li> <li>• Services of physician</li> <li>• Private duty nursing</li> <li>• X-rays and laboratory services</li> <li>• Rental or purchase of essential medical appliances</li> </ul>
Ambulance	Up to the sum insured for ground, air or sea ambulance (including paramedics) or taxi in lieu
Follow-up visits	Up to 5 follow-up visits within 14 days of the initial emergency medical treatment
Prescription drugs	Up to a 30-day supply following an emergency during the trip
Professional medical services	Up to \$600 for any one incident per practitioner for licensed: <ul style="list-style-type: none"> <li>• Physiotherapists</li> <li>• Chiropractors</li> <li>• Chiropodists</li> <li>• Osteopaths</li> <li>• Podiatrists</li> <li>• Optometrists</li> <li>• Acupuncturists</li> </ul>
Fracture treatment	Up to \$1,000 for medical treatment related to fractures. This benefit includes: <ul style="list-style-type: none"> <li>• X-rays</li> <li>• Re-examination physician visits</li> <li>• Casting and re-casting</li> <li>• Cast removal</li> </ul>
Dental	<ul style="list-style-type: none"> <li>• Up to \$6,000 for dental accidents during the trip</li> <li>• Up to \$600 for any other dental emergencies</li> </ul>
Maternity	Up to \$6,000 for pre-natal care, delivery and/or complications thereof
Repatriation	<ul style="list-style-type: none"> <li>• Up to the sum insured for preparation and return of the body</li> <li>• Up to \$6,000 for burial or cremation at the place of death</li> <li>• Transportation costs and insurance coverage for one family member to identify the body, and up to \$400 per day to a maximum of \$2,000 for their meals and accommodation</li> </ul>
PRE-EXISTING MEDICAL CONDITIONS	
Pre-existing medical condition coverage	<b>59 years and under</b> <ul style="list-style-type: none"> <li>• 120-day stability period before the effective date of the policy</li> </ul> <b>60 to 69 years</b> <ul style="list-style-type: none"> <li>• 180-day stability period before the effective date of the policy</li> </ul> <b>70 years and over</b> <ul style="list-style-type: none"> <li>• 365-day stability period before the effective date of the policy</li> </ul>