

BRIEF SUMMARY OF BENEFITS ALL INCLUSIVE TRAVEL INSURANCE

TRAVEL CANCELLATION / INTERRUPTION INSURANCE –

Prior to Departure - Sum Insured
Trip Interruption - Sum Insured
Trip Interruption Early Return - Unlimited

TRAVEL EMERGENCY EXCESS HOSPITAL/MEDICAL

Emergency Excess Hospital/Medical Expenses
Sum insured: Unlimited (**coverage limited to \$25,000 if insured is not covered under a government health insurance plan [GHIP]**).

Emergency Medical Treatment

Hospitalization, physicians' fees, laboratory tests, x-rays, private duty nursing, ambulance, prescription drugs, minor medical appliances, paramedical practitioners up to \$300 per profession

Emergency Dental Treatment

Reimbursement of the cost of emergency treatment at destination, plus up to \$1,500 upon return to province or territory of residence.
Other emergency dental treatment to a maximum of \$300

Bedside Visit

Return economy air fare plus up to a maximum of \$500 for out of pocket expenses

Accommodation and Meals

\$350 per day to a maximum of \$3,500

Medical Evacuation/Return Home

- cost of one-way economy air fare, or
- stretcher fare, or
- air ambulance

Return & Escort of Children

One way return airfare plus medical attendant

Qualified Medical Attendant

Return economy air fare and overnight lodging and meals

Return of Travelling Companion

One way economy air fare

Repatriation of Remains

Unlimited

Cremation/Burial at Destination

Up to \$10,000.

Identification of Remains

Round trip fare plus \$500 for commercial accommodation and meals

Hospital Stay Allowance

\$50 for each full 24 hr period in excess of first 48 hrs of hospital confinement up to a maximum of \$500.

TRAVEL ACCIDENT INSURANCE

Air Flight \$100,000
Worldwide Accident \$ 50,000

TRAVEL BAGGAGE AND PERSONAL EFFECTS INSURANCE

Baggage and Personal Effects a maximum of **\$1,000** (\$500 per item or set of items)
Baggage Delay **\$400** (if delayed for more than 12 hours)
Passport/Travel Visa Replacement up to **\$200**
Loss of driver's license or birth certificate up to **\$50**
Theft of Loss of Personal Money **\$100**

EMERGENCY ASSISTANCE SERVICES

24 Hours a Day, 7 Days a Week

IMPORTANT: FAILURE TO CALL THE EMERGENCY ASSISTANCE SERVICE PRIOR TO SEEKING MEDICAL TREATMENT MAY REDUCE BENEFITS PAYABLE TO YOU.

PRE-EXISTING EXCLUSION

Any Pre-existing Conditions of you or your travelling companion which were not stable and controlled as follows:

Trip Cancellation

Ages 59 and under – for the 60 days prior to and including the effective date of the policy
Ages 60 and over – for 90 days prior to and including the effective date of the policy

Trip Interruption

Ages 59 and under – for the 60 days prior to your departure date
Ages 60 to 74 – for 90 days prior to your departure date.
Ages 75 and over – 180 days prior to your departure date.

Any medical condition for which a Physician had advised against travel, a heart condition involving the taking of nitroglycerine more than once per week for the relief of angina: a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone) or a terminal prognosis had been given.

Emergency Medical

Ages 59 and under on the departure date, any pre-existing or medical condition that was not stable and controlled during the 60 day period immediately prior to your departure date
Ages 60 to 74 on the departure date, any pre-existing or medical condition that was not stable and controlled during the 90 day period immediately prior to your departure date
Ages 75 and over on the departure date, any pre-existing or medical condition that was not stable and controlled during the 180 day period immediately prior to your departure date.

Any medical condition for which a Physician had advised against travel, or would be expected to require treatment in the foreseeable future. A heart condition involving the taking of nitroglycerine more than once per week for the relief of angina: a lung condition treated with home oxygen or the taking of oral steroids (prednisone or prednisolone) or a terminal prognosis had been given.

QUOTE:

* **Subject to change if Insurance rates increase**

This is a brief summary of benefits. Please refer to the insurance policy for complete details.

Underwritten and administered by Reliable Life Insurance Company and Old Republic Insurance Company of Canada.