

*Studying in Canada?  
Get covered!*

A medical emergency or sudden illness while studying in Canada could ruin your school year. And without adequate coverage, the medical expenses could ruin you and your family.

Some hospitals won't even admit patients without proper health insurance. If they do, the costs can be astronomical. Don't gamble with financial disaster when you can protect yourself with the most comprehensive and affordable coverage available.

*Don't wait for something to happen.*

Don't take your health for granted. Get peace of mind. Get International Student Hospital/Medical coverage.

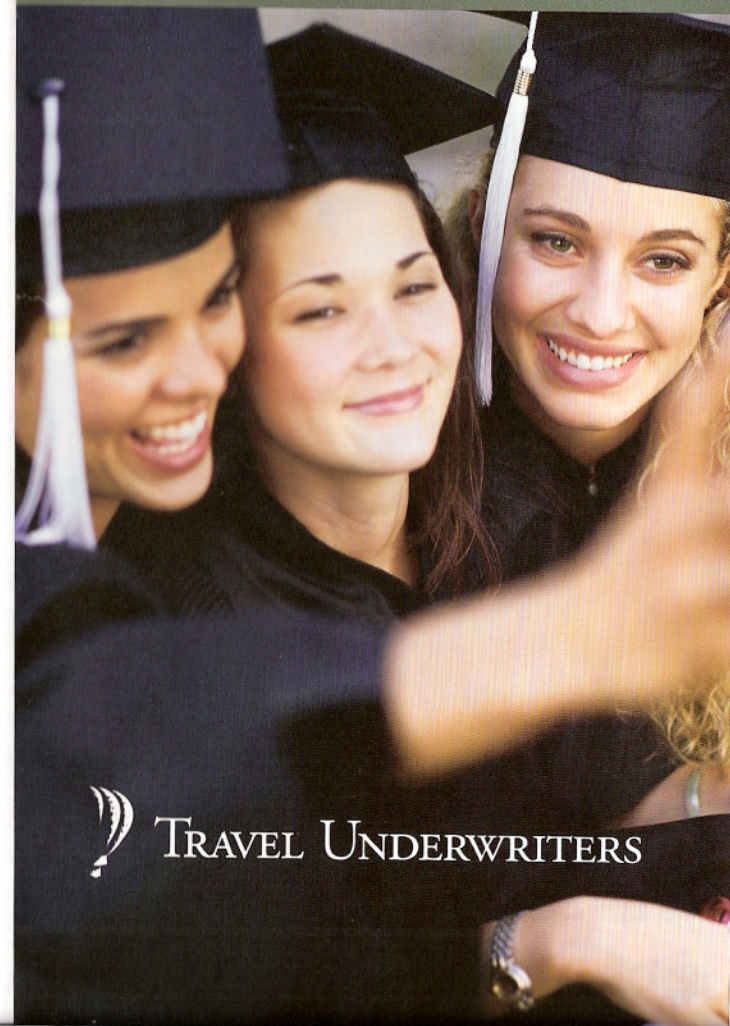
Every time you travel outside of your home country, you may be leaving the benefits and coverage of your home health plan behind.

**Citizenship and Immigration Canada**

recommends that all international students studying in Canada purchase health coverage when they arrive in the country as foreign students may not be eligible for provincial health care plans.

For more information, visit <http://www.cic.gc.ca>

International  
Student  
Hospital/Medical  
Insurance



 TRAVEL UNDERWRITERS

## MEDICAL BENEFITS

### ***In the event of emergency, your coverage includes:***

- Hospital charges while an in-patient including services and supplies
- Emergency treatment as an out-patient in a hospital
- Services of a licensed physician, surgeon, anaesthetist or registered graduate nurse (including private duty nursing up to \$12,000)
- Services of a chiropractor, physiotherapist, chiropodist, osteopath or podiatrist up to \$600 per policy per practitioner
- Services of a psychiatrist up to \$500
- X-ray and laboratory services
- Rental of crutches, hospital-type bed or the cost of splints, trusses, braces, etc.
- Non-emergency treatment following the initial emergency medical treatment up to \$3,000
- One visit per 12-month period for an eye examination
- Ambulance services (local/sea/mountain rescue)
- Emergency air transportation up to \$250,000
- Prescription drugs up to \$10,000 (limit of a 30-day supply)
- Maternity if pregnancy commences during term of insurance (childbirth and voluntary termination of pregnancy are not covered)
- Emergency dental treatment up to \$4,000 for accidental blow to the face and \$600 for emergency pain relief
- Extraction of impacted wisdom teeth up to \$100
- Repatriation (up to \$10,000), burial or cremation at place of death (up to \$5,000), excludes casket
- Family transportation expenses in case of Insured's hospitalization up to \$5,000 and \$150/day for accommodation and meals
- Airfare to return home for medical treatment up to \$5,000

## FEATURES

- \$1 million maximum limit
- Pre-existing condition coverage if stable in the 90 days prior to the effective date
- Worldwide coverage outside Canada as long as majority of period of coverage is spent in Canada (excludes Insured's country of residence)
- Option to purchase Accidental Death and Dismemberment Insurance, which includes Air Flight/Common Carrier (up to \$100,000) and 24-Hour Accident (up to \$25,000)
- Regular check-ups (except as covered under the Maternity benefit), long term and ongoing care excluded – refer to policy wording for all exclusions
- Full refund available prior to effective date/partial refund if less than 25% use/partial refund if student visa is refused
- For Claim Procedures – consult the claim guideline in your policy wording

## Summary of Coverage

This insurance covers Injury or Sickness requiring Emergency Hospital confinement or Emergency Medical Treatment while attending a recognized institution of learning within Canada. The Insured must be a student of foreign nationality who is not a Canadian citizen or permanent resident and who has been enrolled in and attending a recognized institution of learning. For complete details, refer to the policy wording.



## Medical Emergency Assistance Services

- Direct payment to hospitals (where applicable)
- Multilingual assistance
- Contact with family, physicians and/or institution of learning as appropriate
- Assistance in locating the nearest medical facility
- Monitoring progress during treatment and recovery

For complete details, refer to the policy wording which is available upon request. The language in this brochure may not be the same as the legal and technical terminology found in the official policy wording. In all instances, the official policy wording will prevail.