

CANUCK VOYAGE

Travel freely. Travel blissfully.

Travel insurance for Canadians going anywhere in the world.

Let us help you feel right at home even while you're exploring the globe.



FEATURES AND BENEFITS WE OFFER TO GIVE YOU PEACE OF MIND WHILE GOING ABROAD:



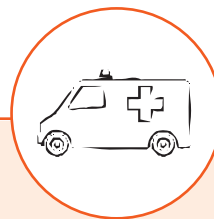
EMERGENCY SICKNESS & INJURY

Coverage for treatment of unforeseen medical events



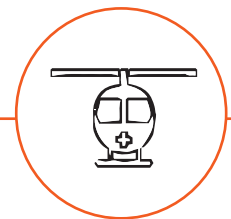
HOSPITALIZATION

Coverage for hospital fees, including doctors, nurses, drugs and tests



AMBULANCE

Coverage for transportation to the nearest medical facility via local ground, air, or sea ambulance



REPATRIATION

Coverage for air transportation back home, if medically necessary

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SUMMARY OF BENEFITS

Please refer to the Policy for full coverage details.

OVERALL MAXIMUM LIMIT	\$7,000,000
ELIGIBILITY	<p>To be eligible for coverage, on the effective date you must:</p> <ol style="list-style-type: none"> 1. Be a Canadian resident covered by your government health insurance plan for the entire duration of your trip; and 2. purchase coverage for the entire duration of your trip; and 3. be at least 15 days of age and less than 80 years of age; and 4. not be travelling against the advice of a physician; and 5. have not been diagnosed with a terminal illness; and 6. not be experiencing new or undiagnosed symptoms or know of any reason to seek medical attention; and 7. not be travelling to obtain medical treatment outside your province or territory of residence whether or not recommended by your attending physician; and 8. not have used, or been prescribed, home oxygen during the 12 months prior to the effective date; and <p>If you are between 60 and 79 years of age you must also:</p> <ol style="list-style-type: none"> 9. Be travelling for no more than 35 days; and 10. not have been diagnosed with congestive heart failure; and 11. not have a diagnosed unrepaired aneurysm of 4.5cm or more; and 12. not require assistance with the activities of daily living (dressing, bathing, eating, using the toilet or getting in or out of a bed or chair)
FAMILY RATES	2 times the rate for the oldest adult. Includes spouses age 59 and under and up to 5 dependent children or grandchildren under age 21, under age 26 for full-time students, or any age for children with disabilities
DISCOUNTS	5% companion discount
SINGLE TRIP DURATION LIMIT	365 days
SINGLE TRIP AGE LIMIT	Up to age 59 (trips up to 365 days), age 60–79 (trips up to 35 days)
MULTI-TRIP ANNUAL PLAN OPTIONS	5, 10, 20, 35, 50, 65, 100 days per trip
MULTI-TRIP ANNUAL PLAN AGE LIMIT	Up to age 59 (all annual plan options), age 60–74 (5, 10, or 20 days per trip only)
DEDUCTIBLE OPTIONS	\$0 \$250 \$500 \$1,000 \$5,000 \$10,000
TRAVEL ZONE OPTIONS	Worldwide including the US, worldwide excluding the US, or within Canada

PRE-EXISTING CONDITIONS	<p>Age 59 and under, trips of 35 days or less: 30 day stability period</p> <p>Age 59 and under, trips over 35 days: 90 day stability period</p> <p>Age 60–74, any trip length: 90 day stability period</p> <p>Age 75–79, any trip length: 180 day stability period</p>
ELIGIBLE MEDICAL EXPENSES	Emergency medical treatment for unforeseen sickness or injury
HOSPITAL ACCOMMODATION	Reasonable and customary costs up to a semi-private room
MEDICAL SERVICES	Licensed physician, surgeon, anesthetist and registered graduate nurse
DIAGNOSTIC SERVICES	X-rays and laboratory services
PRESCRIPTIONS	30-day supply (limit does not apply when hospitalized)
PARAMEDICAL SERVICES	Up to \$500 per insured person per profession: Acupuncturist, chiropodist, chiropractor, optometrist, physiotherapist, podiatrist or osteopath
DENTAL ACCIDENT	Up to \$5,000
DENTAL PAIN	Up to \$500
MEDICAL APPLIANCES	Crutches, casts, splints, canes, slings, trusses, braces, walkers and/or the temporary rental of a hospital type bed, wheelchair etc.
AMBULANCE SERVICES	Reasonable & customary expenses
TRANSPORTATION TO BEDSIDE	Round-trip economy airfare plus up to \$150 per day to a maximum of \$1,500 each for the cost of meals and commercial accommodation
MEALS & ACCOMMODATION	\$150 per day up to \$3,000
EMERGENCY AIR TRANSPORTATION	Up to \$250,000
REPATRIATION OF REMAINS	Up to \$15,000
PET RETURN	Up to \$500
MINIMUM PREMIUM	\$20
REFUNDS	<p>Proated, partial refund for early return or cancelation after effective date—\$25 administration fee applies to all partial refunds—must have no claims</p> <p>Full refund prior to effective date</p>

2019-03

In case of emergency, contact Intrepid 24/7™ immediately at:

+1.800.203.8508
toll-free in USA and Canada

+1.416.646.3107
collect where available

