



## EMERGENCY TRAVEL MEDICAL INSURANCE

### Did You Know?

Provincial healthcare plans do not fully cover you while traveling out of province or out of country. Unexpected costs, such as those related to ambulance, medical care, hospital convalescence, and accidental dental care can arise if you experience a sudden, unexpected illness or accidental injury while traveling.

Rest easy knowing that your unexpected medical emergency costs will be taken care of.

### Travel Plan Options

Whether you're traveling with your family or flying solo; taking short, frequent trips or planning an extended vacation, your association's Travel program has a solution for you.

Your Travel plan provides coverage for injury sustained or sickness contracted anywhere in the world which requires emergency treatment while an insured person is travelling outside his or her province of permanent and primary residence in Canada.

### Single Trip

#### Single Trip Plan

Provides coverage for a single trip of up to one hundred (100) days in duration.

### Multi-Trips (Annual Plan)

#### Multi Trip Plan

**10-day:** Coverage for multiple trips of up to ten (10) days each in duration.

**35-day:** Coverage for multiple trips of up to thirty (35) days each in duration

**60-day and 100-day:** Coverage for multiple trips of up to sixty (60) and one hundred (100) days each is also available for residents of certain provinces.

### Coverage Details

All Travel Plan options include the following:

Up to \$10,000,000 for Emergency Excess Hospital & Medical Expenses

Emergency Home Transportation

Family Transportation Benefit

Escort Travel Fare Benefit

Subsistence Allowance

Child Care Benefit

Emergency Dental Injury Benefit

Vehicle Recovery Benefit

Return of Accompanying Pets

Hospital Cash Benefit

Deceased Reimbursement Benefit

Accidental Death & Dismemberment

**Residents of Quebec:** Please note that terms, benefit limits, conditions, exclusions, including pre-existing conditions and stability clauses may vary. The Customer Service agent will review plan options with you.

**Good News! There is no limit to the number of trips per year you can take with your annual plan.**

Just be sure to:

- (a) maintain your home in your province of permanent and primary residence, and
- (b) comply with your provincial health insurance plan which requires you to be physically present in Canada at least six (6) months in a calendar year.

## Additional Features

**Trip Cancellation Coverage** can also be added to any of the Travel Plan options.

### Toll Free Hotline

Your Travel Plan provides a 24 hour toll free hotline for emergency medical assistance.

You can contact them in the event of any medical emergency or hospitalization for help with the following:

- translation services
- worldwide medical and dental referrals
- replacement of lost or stolen travel documents
- emergency travel arrangements
- legal referrals, and more.

### First Payer Provision

No need to coordinate with provincial plans, government plans or other insurers; report claims to us first and we take care of payment.

### First Class Service

One stop claims processing means we co-ordinate your paper work for you.

### Pre-existing Coverage

Pre-existing condition? Apply now! Once approved for coverage, pre-existing conditions are covered subject to the condition being stable for at least 90 days prior to trip departure. See policy wording for more details. **Your application may require a medical questionnaire to be completed for underwriter review.**

## Contact Us

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### More information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy wording, a copy of which can be obtained from BMS Canada Risk Services Ltd (BMS Group). For more information on the coverage please contact us.

