

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.**

Whether you're traveling with your family or flying solo; taking short, frequent trips or planning an extended vacation, our 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 Plan

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

Multi-Trip Plan (Annual Plan)

Provides coverage for a multiple trips of up to ten (10), thirty-five (35), sixty (60), and one hundred (100) days each in duration.

The Annual Plans allow for extension on any trip within the term:

10 Day Plan	No extension but upgrade available
35 Day Plan	Up to an additional 20 days
60 Day Plan	Up to an additional 35 days
100 Day Plan	Up to an additional 80 days

Good News! There is no limit to the number of trips per year you can take with your annual plan. Just be sure to maintain your home in your province of permanent and primary residence, and 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.

Coverage Details:

- ✓ 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

Additional Features

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 paperwork 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.**

HOW TO APPLY

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

1-855-318-6558

info.canada@bmsgroup.com

www.canada.bmsgroup.com

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.

bms.