

Summary of Coverage

Gold Plan



Benefit	Coverage Details
Maximum Sum Insured	\$2,000,000
Coverage Type	Emergency
Eligible Medical Expenses	<ul style="list-style-type: none">□ Emergency treatment for sickness or injury whether in-patient or out-patient□ Services of physician, surgeon, anesthetist, registered graduate nurse□ X-rays and laboratory services□ Rental of medical appliances
Ambulance Services & Emergency Transportation	<ul style="list-style-type: none">□ Up to \$10,000 per claim for a licensed ground ambulance□ Taxi in lieu of ambulance up to \$100 per claim policy□ Emergency air transportation up to \$250,000□ Return home for medical treatment up to \$10,000
Maternity	<ul style="list-style-type: none">□ Up to \$10,000 for complications; the pregnancy must commence during the term of insurance.□ One induced termination per policy period.
Prescription Drugs	Limited to a 30-day supply
Paramedical Services	Services of a physiotherapist, osteopath, chiropractor, chiropodist, podiatrist or massage therapist up to \$500 per profession listed
Psychiatric Care or Mental & Emotional Disorders	<ul style="list-style-type: none">□ Up to \$500 for outpatient visits to a psychiatrist or psychologist□ Up to \$10,000 for psychiatric hospitalization
Trauma Counselling	Six sessions
Dental Services	<ul style="list-style-type: none">□ Up to \$4,000 for accident□ Up to \$600 for dental pain (includes impacted wisdom teeth)
Annual Medical Examination	One annual medical exam per 12 months (at least 10 months must be purchased) up to \$100
Eye Examination	One exam per 12 month period up to \$100 (at least 10 months must be purchased)
Family Transportation	Up to \$5,000 for a single round trip economy airfare, and up to \$1,500 for costs incurred after arrival, if you are hospitalized
Preparation and Return of Remains	Up to \$10,000 for preparation and transportation of remains, or for cremation or burial at place of death
Accidental Death & Dismemberment	<ul style="list-style-type: none">□ Air Flight / Common Carrier Accident: \$100,000□ 24 Hour Accident: \$15,000
Key Features	
Eligibility	International students, parents, guardians, teachers, chaperones, spouses and dependent children; must be under age 65.
Travel outside Canada	Travel worldwide is valid as long as the majority of time on the policy is spent in Canada. Your home country is excluded unless on a school-sponsored trip, and coverage in the USA is limited to 30 days.
Pre-existing Conditions	Covered for unexpected emergencies if stable for 90 days prior to the start of the policy.

This document is a summary only and does not include all of the benefits, limitations, exclusions or conditions of coverage. The policy wording is the only legally binding description of coverage. Please consult the policy wording for further details.

For more information, contact Ingle International at 1.888.386.8888 or helpline@studyinsured.com.