

Please refer to the Policy for full coverage details.

Sum Insured Options	\$10,000,000
Eligibility	<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 79 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. <p>If you are between 60 and 79 years of age you must also;</p> <ol style="list-style-type: none"> 7. Be travelling for no more than 35 days; and 8. Not have been diagnosed with congestive heart failure; and 9. Not have used , or been prescribed, home oxygen during the 12 months prior to the effective date; and 10. Not have a diagnosed unrepaired aneurysm of 4.5 centimetres or more; and 11. 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 unlimited 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	59 (trips up to 365 days), 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	59 (all annual plan options), 74 (5, 10, or 20 days per trip only)
Deductible Options	\$0 \$250 \$500 \$1,000 \$5,000 \$10,000
Travel Outside of Canada	Worldwide including the US, worldwide excluding the US, or within Canada
Pre-existing/Stability Period	<ul style="list-style-type: none"> • Age 59 and under, trips of 35 days or less: 30 day stability period • Age 59 and under, trips over 35 days: 90 day stability period • Age 60-74, any trips length: 90 day stability period • Age 75-79, any trip length: 180 day stability period
Eligible Medical Expenses	Emergency medical treatment for unforeseen sickness or injury
Hospital Accommodation	Reasonable and customary costs up to the semi-private room
Medical Services	Licensed physician, surgeon, anaesthetist or registered graduate nurse
Diagnostic Services	Laboratory tests and x-rays
Prescriptions	30-day supply (limit does not apply when hospitalized)
Paramedical Services	Acupuncturist, chiroprapist, chiropractor, optometrist, physiotherapist, podiatrist or osteopath Up to \$500 per insured person, per profession
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 and customary
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.
Emergency Air Transportation	Up to policy limit
Meals & Accommodations	\$150 per day up to \$3,000
Repatriation of Remains	Up to \$15,000
Pet Return	Up to \$500
Minimum Premium	\$20
Refunds	Partial refund for early return or cancelation – prorated plus \$25 administration fee – no claims Full refund prior to effective date

In the event of an *emergency* please contact *Intrepid 24/7* immediately at:

+1 (800) 203 8508 toll free from the USA and Canada

+1 (416) 646 3107 collect where available