



PLAN SUMMARY

Please refer to the Policy for full coverage details.

Sum Insured Options	\$50,000, \$100,000, \$150,000, \$300,000, \$500,000, \$1,000,000
Eligibility	A visitor to Canada or a person in Canada under a valid work or student visa, a Canadian or an immigrant not eligible for benefits under a government health insurance plan; and At least 15 days of age and no more than 90 years of age; and Not be travelling against the advice of a physician and/or have not been diagnosed with a terminal illness or be experiencing new or undiagnosed symptoms and/or know of any reason to seek medical attention; and Not require assistance with the activities of daily living (eating, bathing, dressing, functional mobility, using the toilet).
Family Rates	Calculated as two times the premium for the eldest adult age 70 and under and includes dependent children age 22 and under
Deductible Options	\$0, \$100, \$250, \$500, \$1,000, \$3,000, \$5,000, \$10,000, \$25,000 Age 71-90 has mandatory minimum \$500 deductible
Travel Outside of Canada	Worldwide coverage provided you spend at least 51% of your covered time is in Canada No coverage in country of origin
Waiting Period	Age 0-70: 48 hours after the effect date for sickness Age 71-90: 5 days after the effective date for sickness
Pre-existing Conditions	Age 0-70: Covered for unexpected emergencies if stable for 90 days prior to the effective date Age 71-80: Covered for unexpected emergencies if stable for 180 days prior to the effective date. Age 81-90: No coverage for any pre-existing medical condition
Eligible Medical Expenses	Emergency medical treatment for unforeseen sickness or injury
Hospital Accommodation	Up to semi-private rate for inpatient care
Medical Services	Physician, surgeon, anesthetist and registered graduate nurse
Diagnostic Services	X-rays and laboratory services
Prescriptions	30-day supply up to \$1,000 outside of hospital
Private Duty Nurse	Up to \$500 per insured person per claim
Paramedical Services	Up to \$500 per practitioner chiropractor, physiotherapist, podiatrist, osteopath or acupuncturist and psychiatrist/psychologist when deemed essential by physician
Dental Accident	Up to \$4,000
Dental Pain	Up to \$500
Medical Appliances	Crutches, casts, splints, canes, slings etc.
Ambulance Services	Reasonable & Customary expenses
Transportation to Bedside	Economy air-fare plus up to \$150 per day to a maximum of \$5,000 for meals and commercial accommodation
Meals and Accommodation	\$150 per day up to \$3,000
Emergency Air Transportation	Up to policy limit
Maternity	Up to \$5,000 provided pregnancy commenced after the effective date and the policy remains in force for the entire duration of the pregnancy
Physical Exam	Up to \$250 for one visit in any 12 month period
Eye Exam	Up to \$100 for one visit in any 12 month period
Vaccines	Up to \$100 for any 12 month period
Repatriation of Remains	Up to \$10,000
Accidental Death & Dismemberment	\$50,000
Flight Accident	\$50,000

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