

Emergency Travel-Medical Insurance

No matter how much planning you put into your trip, it is a good idea to be ready in case things do not go as planned. Emergency Travel-Medical Insurance allows you to travel knowing you are financially protected against medical emergencies, accidents, trip cancellation and interruption, loss of personal property and more.

If you already have some Travel Insurance coverage through a credit card—or if your plans do not involve travel aboard an airplane, train or bus—then you may not need to buy extra coverage against occurrences such as trip cancellation, interruption or delay or lost baggage.

However, if you were to review your government health plan, you will find that you only have limited coverage against emergency medical expenses incurred outside Canada.

Even within Canada, but outside your home province/territory, you may incur emergency medical expenses that are only partially covered or not covered at all. Therefore, Travel Medical Insurance provides the protection you need in case of any medical emergency while travelling.

Emergency Medical Insurance provides you with 1-800 call support from the Assistance Centre. It covers you for up to \$5,000,000 CDN of covered expenses incurred by you as a result of medical attention required by you during your trip.

The covered expenses and benefits are subject to the policy's maximums, exclusions, limitations, and your deductible amount. The eligible covered expenses are:

- Expenses for emergency medical attention.
- Expenses for paramedical services.
- Expenses for ambulance transportation.
- Expenses for emergency dental treatment.
- Expenses to bring someone to your bedside.
- Extra expenses for meals, hotel, phone calls, and taxi.
- Expenses related to your death
- Expenses to bring you home after your emergency medical treatment.
- Expenses to return children under your care home.
- Expenses to return your travel companion home.
- Expenses to return your vehicle home