





Emergency treatment provided by a physician	✓	✓	✓	✓	✓
Medical, hospital or out-patient services	✓	✓	✓	✓	✓
Follow-up visits	up to a policy maximum	up to \$3,000	up to \$3,000	-	
Health-care practitioner (physiotherapist, chiropractor, etc.)	up to \$1,000	maximum of \$500	maximum of \$500	maximum of \$300	Maximum \$300 per profession
Diagnostic treatment (x-ray, lab tests, etc.)	✓	✓	✓	✓	✓
Use of a licensed ambulance	✓	✓	✓	✓	✓
Drugs or medications	up to a policy maximum (up to \$500 if outpatient)	30 days supply, to a maximum of \$10,000	one-month's supply, to a maximum of \$500	30 days supply	
Accidental Death / Dismemberment	up to \$10,000 / \$5,000	Maximum Aggregate Sum Insured - \$25,000	up to the aggregate limit	-	
Home Return because of medical condition	✓	-	Up to \$3,000	-	✓
Accidental dental	maximum limit of \$1,000	maximum limit of \$4,000	maximum limit of \$3,000	maximum limit of \$2,000	maximum limit of \$3,000
Dental pain relief	maximum limit of \$300	maximum limit of \$600	maximum limit of \$500	maximum limit of \$250	maximum limit of \$300
Expenses for childcare	-	up to \$50 per day, to a maximum of \$500	Up to \$50 a day, to a maximum of \$500	Maximum of \$500	up to \$100 per day, to a maximum of \$300 per trip
In the event of death	up to \$5,000 for transportation or \$1,500 for burial	up to \$12,000 for transportation or \$5,000 for burial	up to \$10,000 for transportation or \$4,000 for burial	up to \$3,000 for transportation or \$2,000 for burial	up to \$3,000 to have your body prepared and the cost of a standard burial

					container, plus up to \$3,000 for your burial where you die; or up to \$3,000 to cremate your body where you die, plus the return home of your ashes.
EXCLUSIONS AND LIMITATIONS					
Age limit	15 days to unlimited	15 days old to age 89	15 days old to age 85	To age 80	31 days to age 85
Policy period	maximum policy period is 365 days. for persons age 86 and older only the first 180 days after arrival	Maximum policy period is 365 days.	Maximum period coverage per trip cannot exceed 365 days.	Maximum policy period is 365 days	Maximum policy period is 365 days
Waiting Period for Illness	72 hours, if purchased within 30 days of arrival 7 days, if purchased 31 or more days after arrival 15 days, if purchased after arrival (age 86 or older only)	48 hours, if purchased within 60 days of arrival 7 days, if purchased 61 or more days after arrival	48 hours, if purchased after arrival	48 hours, if purchased within 30 days of arrival	48 hours, if purchased within 30 days of arrival 8 days, if purchased after 30 days of arrival
Pre-existing conditions	for persons 59 years and under, if Stable in the 180 days prior to the effective date For persons 60 to 85 years, if Stable in the 180 days prior to the effective date of this Policy and the applicable optional coverage was purchased.	for persons 69 years and under, if Stable in the 120 days prior to the effective date for persons 70 to 79 years, if Stable in the 120 days prior to the effective date of this Policy and the applicable optional coverage was purchased.	Any pre-existing medical condition unless it was stable in the 180 days immediately before the effective date.	Any pre-existing medical condition unless it was stable in the 180 days immediately before the effective date.	
Territorial	Side trips are covered	Travel worldwide	Costs incurred outside	Coverage is not	

<p>Limitation</p>	<p>to a maximum of 30 days overall to any country in the world except your country of origin. At least 50% of the total time must be in Canada and there can be no gaps in your coverage.</p>	<p>during the period of coverage is valid as long as the majority of the period of coverage is spent in Canada. Coverage is not applicable while in Your country of permanent residence.</p>	<p>of Canada are covered provided the majority of the period of coverage is spent in Canada. Costs incurred in your country of origin are not covered.</p>	<p>applicable in <i>your country of origin</i>. Travel to the U.S.A. or Mexico during the <i>period of coverage</i> is valid as long as the majority (50% or greater) of the <i>period of coverage</i> is spent in Canada. Travel to the U.S.A. or Mexico does not apply to residents of the U.S.A. returning to the U.S.A. or to Mexican residents returning to Mexico</p>	
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