

# Your insurance includes



## Medical

We cover you if you are suddenly in an accident or fall sick while you are outside your home country and need medical assistance.

### Hospital

Room and nursing services.

### Intensive care

Up to the overall maximum limit.

### Ambulance

Usual, reasonable and customary charges when covered illness or injury results in hospitalization.

### Urgent care

\$50 co-payment, not subject to deductible. Co-payment waived for member who have the \$0 deductible option.

### Physical therapy and chiropractic care

Up to \$50 per day. Must be ordered in advance by a physician.

### Emergency dental

Up to \$1,000. Not subject to deductible.

### All Other Eligible Medical Expenses

Up to the overall maximum limit.

#### Notable exclusion

- High risk sports activity
- Pre-existing disease or injury
- Cancer treatment

## Travel

Unforeseen things can happen when you're travelling. Includes coverage for travel delay, lost checked luggage, emergency response, natural disasters and personal liability.

### Trip interruption

Up to \$5,000. No deductible

### Travel delay

Up to \$100 a day after a 12-hour delay period requiring an unplanned overnight stay. Subject to a maximum of 2 days. No deductible.

### Lost checked luggage\*

Up to \$3,000 per certificate period; \$500 per item. Up to \$6,000 lifetime limit. No deductible.

#### Notable exclusion

- Electronics such as phones, laptops, cameras are not covered.

### Natural disaster — a new place to stay

Up to \$100 a day for 5 days. No deductible

### Political evacuation

Up to \$10,000 lifetime maximum. Not subject to deductible.

### Emergency medical evacuation

Up to \$100,000 lifetime maximum. Not subject to deductible or overall maximum limit.

### Personal liability

Type	Max limit *
Lifetime maximum	\$10,000
Third person injury	\$10,000
Third person property	\$10,000
Related third person property	\$2,500

\*Not subject to deductible or overall maximum limit.

### Accidental death & dismemberment (AD&D)

Ages 18 - 69

Type	Max limit *
Lifetime maximum	\$50,000
Death	\$50,000
Loss of 2 Limbs	\$50,000
Loss of 1 Limb	\$25,000

\*250,000 maximum benefit any one family or group. Not subject to deductible or overall maximum limit.

