



Coverage is NOT AVAILABLE to any individual who:

- a) has been diagnosed with a terminal illness;
- b) has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- c) has Alzheimer's Disease or any other type of dementia;
- d) has received any type of treatment for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
- e) has been prescribed home oxygen treatment in the last 12 months;
- f) has had a major organ transplant (heart, kidney, liver, lung); or
- g) has received kidney dialysis treatment in the last 12 months.

STEP 1 APPLICANT INFORMATION (Please Print)

Sex	First Name	Last Name	Birth Date
M/F			MM/DD/YYYY
M/F			MM/DD/YYYY
M/F			MM/DD/YYYY
M/F			MM/DD/YYYY

Address in Canada
 City/Prov. Postal Code
 Telephone Number () E-mail Address
 Beneficiary Name Relationship
 Departure Country

STEP 2 APPLICATION DETAILS (Please Print)

Application Date MM/DD/YYYY Effective Date MM/DD/YYYY For purchase of additional coverage.
 Time of Application am pm Expiry Date MM/DD/YYYY Previous Policy Number:
 Date of Entry to Canada MM/DD/YYYY No. of Days Coverage

STEP 3 COVERAGE SELECTION AND PREMIUM CALCULATION

A. Emergency Hospital & Medical (AD&D is included up to the aggregate limit selected)		Single Premium	Family Premium
1. Maximum Aggregate	<input type="radio"/> \$10,000 <input type="radio"/> \$25,000 <input type="radio"/> \$50,000 <input type="radio"/> \$100,000 <input type="radio"/> \$150,000		
2. Family Coverage	<input type="radio"/> Yes <input type="radio"/> No		
3. Rate Per Day	Family rate (maximum age: 69) = 2 x Single rate		
4. Total Number of Days			
5. Total Premium	Rate per day x Total number of days		
6. Deductible Options	<input type="radio"/> \$100 (-5% savings) <input type="radio"/> \$250 (-10% savings)		
7. Deductible Savings	Total premium x Savings %		
8. Total EHM Premium Due	Total Premium – Deductible Savings		
B. Flight Accident	<input type="radio"/> \$200,000 <input type="radio"/> \$500,000		N/A
C. Trip Interruption	<input type="radio"/> \$800 <input type="radio"/> \$1,500 <input type="radio"/> \$2,000		N/A
Total Premium Due = A + B + C		\$	\$

Highlighted fields must be completed, where applicable. Minimum premium for Hospital & Medical is \$20 per policy.

STEP 4 PAYMENT AND DECLARATION

Visa MC Amex Diners Cheque
 Card No. _____
 Expiry Date ____/____ Auth. No. _____
 Cardholder's Signature _____

Submit this Application to: _____ Agency Code _____

I understand that hospital and medical insurance is subject to limitations and exclusions. I am aware that pre-existing medical conditions may be excluded as set out in the Limitations and Exclusions section of the policy document unless I have completed a Medical Questionnaire, have been approved in writing by TIC and have paid the required premium. I also understand that sickness related coverage begins 48 hours from the effective date unless this coverage is purchased prior to arrival in Canada or at least 5 days before the expiry date of my existing TIC Visitors to Canada policy. I declare that I am in good health and know of no reason to seek medical attention.

Signature of Insured (or person acting on behalf of Insured) _____ Date (MM/DD/YYYY) _____

TIC will collect, use and/or disclose your personal information only to provide you with the insurance products and services you've requested, for other uses authorized by you, or as required by law. READ POLICY BOOKLET CAREFULLY – The policy of Insurance contains important Limitations, Exclusions and Privacy Policy Information. For a copy of the policy, ask your agent/broker or visit our website: www.travelinsurance.ca.

EXCLUSIONS

Your coverage is subject to various exclusions, which are completely set out in the Exclusions section of the policy document.

The following, although not an exhaustive list, are some of these exclusions:

- a) If you are 69 years of age or under on the effective date:
Any pre-existing medical condition unless it was stable in the 180 days immediately before the effective date.
 - b) If you are 70 to 79 years of age on the effective date:
 - i. Any cardiovascular, cerebrovascular and respiratory condition that required any or all of: medical consultation, prescription medication, medical treatment or hospitalization, within 180 days immediately before the effective date unless you have completed a Medical Questionnaire, have been approved in writing by TIC and have paid the required premium; or
 - ii. Any other pre-existing medical condition not listed under "b) i." unless it was stable in the 180 days immediately before the effective date;
 - c) If you are 80 years of age or over on the effective date:
Any pre-existing medical condition unless you have completed a Medical Questionnaire, have been approved in writing by TIC and have paid the required premium.
- Any sickness for which symptoms occurred within 48 hours after the effective date, except when this insurance is purchased:
 - a) prior to your arrival to Canada; or
 - b) at least 5 days before the expiry date of your existing TIC Visitors to Canada policy.
 - Any sickness or injury when a trip is undertaken for the purpose of securing medical treatment or advice.
 - Loss, death or injury that is contributed to by the abuse of drugs, alcohol or any other intoxicant.
 - An injury or sickness, or state of health which, prior to the effective date of coverage, was such as to render expected medical treatment or hospitalization.
 - Expenses incurred as a result of pregnancy or childbirth.
 - Expenses incurred outside of Canada where the majority of the time on risk has not been spent in Canada.
 - Expenses incurred inside an insured's country of origin which is other than Canada.

This brochure is an illustration only. It is not an insurance policy. For the complete terms, benefits, conditions and exclusions please see the policy document.

VISITORS TO CANADA PLANS

Emergency Hospital & Medical Expenses

Daily rates per person

SUM INSURED	\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
AGE 0-25	\$1.58	\$2.05	\$2.36	\$3.10	\$3.73
AGE 26-34	\$1.68	\$2.21	\$2.52	\$3.41	\$3.96
AGE 35-39	\$1.79	\$2.36	\$2.63	\$3.62	\$4.40
AGE 40-54	\$1.89	\$2.73	\$3.10	\$4.62	\$5.52
AGE 55-59	\$2.00	\$2.94	\$3.31	\$4.78	\$5.61
AGE 60-64	\$2.94	\$3.94	\$4.62	\$5.72	\$6.80
AGE 65-69	\$3.15	\$4.46	\$5.25	\$7.09	\$7.55
AGE 70-74	\$4.62	\$6.41	\$7.61	\$9.56	\$10.13
AGE 75-79	\$5.51	\$7.77	\$9.77	\$11.81	\$12.33
AGE 80-85	\$4.78	\$6.88	\$8.72	\$11.03	\$13.75

RATES ARE SUBJECT TO CHANGE THE FAMILY RATE IS CALCULATED AT TWO TIMES THE RATE FOR THE ELDEST FAMILY MEMBER.

* FOR AGES 86+, PLEASE CONTACT YOUR AGENT OR BROKER FOR A QUOTATION.

The family rate includes the applicant, their spouse, parent, step-parent, grandparent, or legal guardian age 69 or under, and their dependent children or grandchildren under age 22.

- Maximum period of coverage: 365 days
- Minimum premium: \$20 per policy
- Rates include \$50 per claim deductible. Other deductible options are available.

OPTIONAL PLANS

FLIGHT ACCIDENT

SUM INSURED	TRIP RATE
\$200,000	\$14.50
\$500,000	\$29.10

TRIP INTERRUPTION

SUM INSURED	TRIP RATE
\$800	\$13.00
\$1,500	\$19.00
\$2,000	\$26.00

You must call TIC emergency assistance prior to any surgery being performed or within 24 hours of admission to hospital. Failure to do so, without reasonable cause, will reduce eligible expenses by 20%.

Visitors to Canada

TRAVEL INSURANCE

EFFECTIVE MARCH 2009

coverage wherever you go



CANADIAN VISITOR PROTECTION FOR YOU

Unexpected emergency medical treatment is the single most expensive hidden cost you could get hit with while visiting Canada. But there's no need to worry. Just be sure to stay covered with TIC Emergency Hospital & Medical Insurance. If you have an unexpected illness or accidental injury during your stay in Canada, we'll be there to ensure you get the care you need.

WHY DO I NEED INSURANCE?

Health care costs in Canada are very expensive. Hospitals can charge thousands of dollars per day. Without emergency hospital and medical insurance, you and your family would be responsible for these high costs, which can create a significant financial burden.

WHAT IS COVERED?

Travel insurance is intended to cover **sudden, unexpected, and unforeseeable** circumstances. Please read the Benefits section for a summary of the coverage available.

Coverage is NOT AVAILABLE to any individual who:

- has been diagnosed with a terminal illness;
- has Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV);
- has Alzheimer's Disease or any other type of dementia;
- has received any type of treatment for pancreatic cancer, liver cancer or any type of cancer that has metastasized;
- has been prescribed home oxygen treatment in the last 12 months;
- has had a major organ transplant (heart, kidney, liver, lung); or
- has received kidney dialysis treatment in the last 12 months.

WHAT IS NOT COVERED?

Travel insurance does not cover everything. This insurance has exclusions, conditions and limitations. Please read them and understand the policy before you buy this insurance.

WHAT ARE MY COVERAGE OPTIONS?

You can choose between a maximum aggregate limit of \$10,000, \$25,000, \$50,000, \$100,000 or \$150,000. There are also optional plans available for an additional cost.

ARE THERE AGE LIMITS?

Coverage is not available for persons less than 15 days old. There is no upper age limit to apply for coverage.

To be eligible for coverage you must:

- be at least 15 days old;
- not be insured or eligible for benefits under a Canadian government health insurance plan;

- be in good health at the time you purchase your policy and on the effective date, and know of no reason why you would require any medical consultation during the period of coverage;
- not reside in a nursing home, convalescent home, or rehabilitation centre;
- not require assistance with activities of daily living; and
- not have exceeded two years of uninterrupted coverage under a TIC insurance plan.

I WANT TO STAY LONGER.

CAN I PURCHASE FURTHER COVERAGE?

Yes, you can subject to policy terms and conditions. Just call your agent or TIC (during business hours) prior to the expiry of your policy. You must be in good health and not have incurred any losses with TIC.

WILL THIS COVER ME FOR TRIPS OUTSIDE CANADA?

Yes, provided the majority of your period of coverage is spent in Canada. Expenses incurred in your country of origin will not be covered.

IS MY PERSONAL INFORMATION PROTECTED?

We are committed to protecting the privacy, confidentiality and security of the personal information we collect, use and disclose. Your personal information, including your medical history, will be collected, used and disclosed only for the purpose of providing you with the requested insurance services. For a copy of TIC's privacy policy, please contact us or visit our website: www.travelinsurance.ca.

WHAT IF I GET SICK OR INJURED?

Our professional emergency assistance and claims personnel are available to help you 24 hours a day, 7 days a week. TIC's experienced multilingual staff verify coverage to hospitals, arrange emergency medical evacuation, coordinate payments, and contact your family doctor and relatives as needed.

We're here to help you.

Call TIC Emergency Assistance or have someone call on your behalf as soon as possible.

HOW DO I MAKE A CLAIM?

Fill out the claim form completely or you can start a claim online at our website.

BENEFITS

The Visitors to Canada insurance plan has a \$50 deductible per claim, and includes the following benefits.

EMERGENCY HOSPITAL

Up to the maximum aggregate limit selected at the time of application for semi-private hospital accommodation.

EMERGENCY MEDICAL

Up to the maximum aggregate limit selected at the time of application for emergency medical, surgical or anaesthetic services when performed and authorized by a physician.

EMERGENCY EXTENDED HEALTH

For the following emergency medical services, supplies and treatments:

- Private duty services of a Registered Nurse when approved in advance by TIC, up to \$10,000.
- Physiotherapist services, when ordered by a physician, to a maximum of \$500.
- Chiropractic services to a maximum of \$500.
- Lab tests and X-ray examinations ordered by a physician.
- Licensed local air, land, or sea ambulance (including mountain or sea evacuation), when necessary, to the nearest hospital.
- Rental of crutches or hospital-type bed; and the cost of splints, trusses, braces or other prosthetics.
- Emergency out-patient hospital services.
- Prescription drugs or medicines, one-month's supply, to a maximum of \$500.

EMERGENCY TRANSPORTATION

The cost up to the policy limit of air ambulance, one-way economy airfare or stretcher to transport you to your country of origin, and a medical attendant if required, when immediate medical consultation is required following a covered emergency sickness or injury.

TRANSPORTATION OF FAMILY OR FRIEND

Up to \$3,000 for round-trip economy class transportation by the most direct route, and up to \$1,000 for reasonable costs incurred after arrival by your family member or close friend if you are hospitalized due to a covered sickness or injury and the attending physician advises the necessary attendance by such persons; or if local authorities legally require the attendance of such persons to identify your remains in the event of death due to a covered sickness or injury.

ATTENDANT

Up to \$50 a day, to a maximum of \$500, for an attendant (not related to you) to care for your accompanying insured travelling companions (under age 18, or physically or mentally handicapped travelling companions who rely on you for assistance), if you are hospitalized as the result of an emergency for 48 hours or more.

FOLLOW-UP VISITS

Up to three follow-up visits, unless otherwise approved by TIC, are covered provided they are directly related to the emergency and the emergency has been reported to TIC.

ACCIDENTAL DENTAL

Up to \$3,000 for repair or replacement of whole or sound natural teeth caused by an accidental blow to the face.

DENTAL EMERGENCIES

Up to \$500 for the immediate relief of acute dental pain, other than provided under Accidental Dental.

MEALS AND ACCOMMODATION

Reimbursement of up to \$150 per day to a maximum of \$1,500 or up to a maximum 10 days in the event you (or your insured travelling companion) are confined to hospital on the date on which you are scheduled to return home. The insurer will reimburse for commercial accommodation, meals, child care costs (children under age 18, or physically or mentally handicapped travelling companion(s) who rely on you for assistance), essential telephone calls and taxi fares incurred by you or any insured travelling companion.

EMERGENCY RETURN HOME

Up to \$3,000 for the cost of one-way economy transportation to your country of origin if the covered sickness or injury necessitates your immediate return home during the period of coverage. Includes one additional insured family member.

RETURN OF DECEASED

In the event of death, up to \$10,000 is provided to return your body home, or up to \$4,000 for cremation or burial at the place of death.

ACCIDENTAL DEATH & DISMEMBERMENT

Up to the aggregate limit selected at the time of application for accidental loss of life, limb, or sight.

ACT OF TERRORISM

If you sustain a loss from an act of terrorism that is otherwise covered under this plan, TIC will pay up to an aggregate limit of \$2.5 million for one or a series of such acts and up to \$5 million for all such acts in a calendar year involving all TIC-issued policies. Terrorism from nuclear, biological or chemical means is excluded. Please read your policy for a full description of coverage details and exclusions.

OPTIONAL PLANS

FLIGHT ACCIDENT

Choose either \$200,000 or \$500,000 for accidental loss of life, limb, sight, or disappearance resulting from an aircraft or airport-related accident.

TRIP INTERRUPTION

Coverage amounts of \$800, \$1,500 or \$2,000 for the cost of one-way transportation home in the event of unexpected insured events.

ABOUT TIC TRAVEL INSURANCE COORDINATORS LTD.

TIC's industry experience stretches back over 60 years. We understand the unique insurance needs of visitors to Canada and are committed to providing you with knowledgeable support and service when you need it most.

For rates and details of coverage, please contact your travel agent or insurance broker. You can also go to our website for additional information: www.travelinsurance.ca.

Administered by:

TIC Travel Insurance Coordinators Ltd.

1200 – 438 University Avenue
Toronto, Ontario M5G 2K8

Underwritten by:

Co-operators Life Insurance Company

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Agent/Broker Stamp



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