

## Why Buy Insurance?

We don't like to think about it, but sudden, unexpected accidents or illnesses do happen, and trying to find and pay for adequate medical attention can be difficult when you are abroad.

Health care costs around the world can be very expensive. Hospitals can charge thousands of dollars per day. Your health plan may or may not cover a minute portion of these cost. Without adequate insurance coverage you could be responsible from dollar one, which could create a massive impact on your personal finances. Why take the risk?

Specializes in Hospital and Medical Insurance for Visitors, Travellers and International Students



## General Enquiry

**JF** JF Insurance Agency Group Inc.  
[www.jfgroup.ca](http://www.jfgroup.ca)

### TORONTO:

15 Wertheim Court, Suite 501  
Richmond Hill, ON, L4B 3H7  
Tel: 905-707-1512 / 1-877-832-5541  
Fax: 905-707-1513 / 1-888-988-3268  
Email: [info@jfgroup.ca](mailto:info@jfgroup.ca)

### VANCOUVER:

128-6061, No. 3 Road  
Richmond, BC, V6Y 2B2  
Tel: 604-232-0896 / 1-877-232-0896  
Fax: 604-232-0897  
Email: [vancouver@jfgroup.ca](mailto:vancouver@jfgroup.ca)

Insurance is administered by JF Insurance Agency Group Inc.  
Travel assistance and claims services are provided by Ontime Care Worldwide Inc. and World Travel Protection  
Insurance is underwritten by Berkley Canada

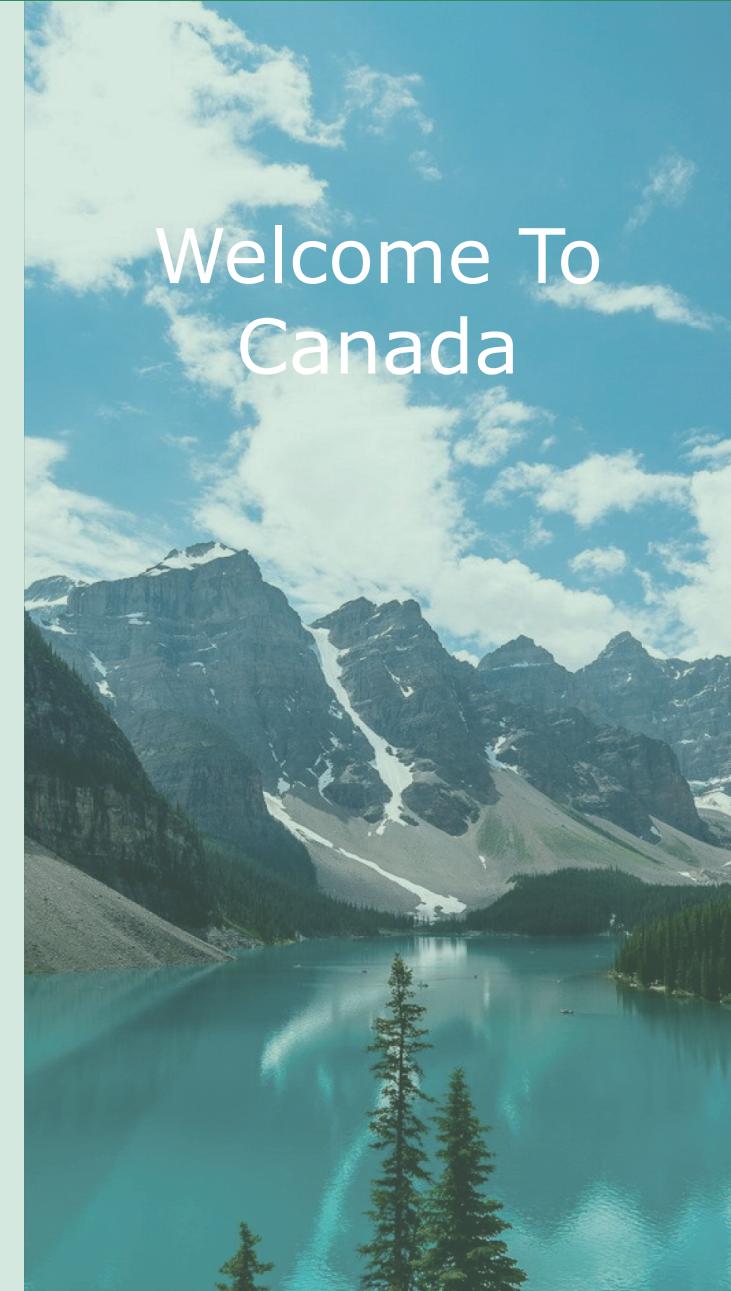
**b** Berkley  
CANADA  
a W.R. Berkley Company

This brochure provides a description of the coverage available. The full details of the coverage are contained in the policy including limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Policy, the Policy shall govern.

## JF Royal Visitor Plan

Effective Feb 2015

Welcome To  
Canada



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## Medical Benefits Highlights

### Hospital Accommodation

- Reasonable and customary cost for inpatient and outpatient treatment

### Physician Charges

- Medical treatment by a physician

### Diagnostic Services

- Reasonable and customary cost for x-rays and laboratory tests

### Private Duty Nursing during Hospitalization

- Up to the sum insured

### Ambulance Services

- When reasonable and medically necessary, licensed ground ambulance service to the nearest hospital

### Prescription Drugs

- Up to \$500, limited to a 30-day supply per prescription unless you are hospitalized

### Medical Appliances

- Cast, splints, trusses, braces, crutches, rental of a wheelchair or other minor medical appliances

### Paramedical Services

- Chiropodist, chiropractor, osteopath, physiotherapist or podiatrist, up to \$500 per type of practitioner provided such treatment is prescribed by a physician and approved by Ontime Care

### Acupuncture

- Up to \$500 with a 365-day policy

### Treatment of Dental Accident

- Up to \$3,000

### Emergency Relief of Dental Pain

- Up to \$500

### Flight Accident

- Up to sum insured

### Repatriation

- When approved in advance by World Travel Protection Inc.

### Preparation and Return of Remains

- Up to \$10,000

JF Insurance Agency Group Inc.						
Berkley Insurance Company Rates - Effective January 1, 2015						
JF ROYAL VISITORS TO CANADA						
Rate Schedule 1 - Daily Rates With stable pre-existing conditions coverage option						
<b>\$0 Deductible</b>						
	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000
Up to 25	\$1.70	\$2.04	\$2.27	\$2.49	\$3.59	\$4.30
26-40	\$1.86	\$2.22	\$2.49	\$2.74	\$4.02	\$4.66
41-60	\$2.14	\$2.55	\$2.86	\$3.11	\$4.95	\$5.75
61-64	\$2.44	\$3.11	\$3.73	\$4.02	\$4.98	\$6.16
65-69	\$3.00	\$3.91	\$4.72	\$5.09	\$5.94	\$7.40
70-74	\$4.85	\$6.32	\$7.60	\$8.35	\$9.79	\$12.17
75-79	\$5.80	\$7.54	\$8.96	\$9.88	\$11.59	\$14.41
80-85	\$11.48	N/A	\$17.76	\$19.58	\$22.95	N/A
86+	N/A	N/A	N/A	N/A	N/A	N/A
Rate Schedule 2 - Daily Rates Without stable pre-existing conditions coverage option						
Age 70 to Age 85: \$0 Deductible						
Age 86 and older: \$500 Deductible						
	\$10,000	\$15,000	\$25,000	\$50,000	\$100,000	\$150,000
Up to 25	N/A	N/A	N/A	N/A	N/A	N/A
26-40	N/A	N/A	N/A	N/A	N/A	N/A
41-60	N/A	N/A	N/A	N/A	N/A	N/A
61-64	N/A	N/A	N/A	N/A	N/A	N/A
65-69	N/A	N/A	N/A	N/A	N/A	N/A
70-74	\$3.82	\$4.99	\$5.99	\$6.59	\$8.12	N/A
75-79	\$4.59	\$5.98	\$7.11	\$7.83	\$10.32	N/A
80-85	\$6.23	\$7.88	\$9.69	\$10.43	\$13.94	N/A
86+	\$9.57	\$12.37	\$14.90	\$16.40	\$22.30	N/A
<b>Deductible Options: (Not Available to Age 86 and older)</b>						
\$100 Deductible                            5% Discount						
\$1,000 Deductible                        20% Discount						
\$2,500 Deductible(disappearing)                    30% Discount						
<i>Applies to \$25,000 Policy Limit only - Up to Age 85 - Per Person, per claim</i>						
\$2,500 Deductible(disappearing)                    25% Discount						
<i>Applies to \$50,000 Policy Limit only - Up to Age 85 - Per Person, per claim</i>						
\$3,000 Deductible                            30% Discount						

## Eligibility

To be eligible for coverage under this plan, the applicant must:

- 1.be a visitor to Canada, a person with a Canadian work visa or super visa, an immigrant to Canada or a Canadian resident, who is not eligible for a provincial or territorial government health insurance plan in Canada;

- 2.not have been in Canada for more than 2 consecutive years prior to the policy effective date;

- 3.be at least 15 days of age on the date of purchase;

4. not be travelling against the medical advice of a physician and/or have been diagnosed with a terminal illness. A terminal illness means that you have a medical condition that is cause for a physician to estimate that you have less than 6 months to live or for which palliative care has been received.

- 5.not have a kidney disease requiring dialysis;

- 6.not have Congestive Heart Failure, AIDS or require the use of home oxygen;

- 7.not be experiencing new or undiagnosed symptoms and/or know of any reason to seek medical attention.

Note: Your spouse and/or child(ren) must also meet all the criteria to be eligible for family coverage under this plan.